

*Osberg v. Foot Locker, Inc., et al.*, 07-cv-01358 (KBF) (S.D.N.Y.)

# **Declaration of Ellen Glickfield**

**July 8, 2015**

# **PX378**

**WILLIAM M.  
MERCER**  
INCORPORATED

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THE WOOLWORTH RETIREMENT PLAN

1994

CASHOUT FACTORS

THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS IIAPPLY TO: MONTHLY BENEFIT PAYABLE AT NORMAL RETIREMENT IF VESTING SERVICE IS MORETHAN 15 YEARS

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		OR: INT=	7.50%
k1=	1.0400	k1=	1.0750
k2=	1.0400	k2=	1.0750
k3=	1.0400	k3=	1.0750

BENEFIT START AGE	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
YEARS												
21	23.347	23.427	23.508	23.588	23.668	23.749	23.829	23.909	23.990	24.070	24.150	24.231
22	24.311	24.395	24.478	24.562	24.646	24.729	24.813	24.897	24.980	25.064	25.148	25.231
23	25.315	25.402	25.489	25.576	25.663	25.750	25.837	25.923	26.010	26.097	26.184	26.271
24	26.358	26.449	26.539	26.630	26.720	26.811	26.901	26.992	27.082	27.173	27.263	27.354
25	27.444	27.538	27.632	27.727	27.821	27.915	28.009	28.103	28.197	28.292	28.386	28.480
26	28.574	28.672	28.770	28.868	28.966	29.064	29.162	29.260	29.358	29.456	29.554	29.652
27	29.750	29.852	29.954	30.056	30.158	30.260	30.362	30.463	30.565	30.667	30.769	30.871
28	30.973	31.079	31.185	31.291	31.397	31.503	31.610	31.716	31.822	31.928	32.034	32.140
29	32.246	32.357	32.467	32.578	32.688	32.799	32.910	33.020	33.131	33.241	33.352	33.462
30	33.573	33.688	33.803	33.918	34.033	34.148	34.264	34.379	34.494	34.609	34.724	34.839
31	34.954	35.074	35.194	35.314	35.434	35.554	35.674	35.794	35.914	36.034	36.154	36.274
32	36.394	36.519	36.644	36.769	36.894	37.019	37.144	37.269	37.394	37.519	37.644	37.769
33	37.894	38.024	38.155	38.285	38.415	38.546	38.676	38.806	38.937	39.067	39.197	39.328
34	39.458	39.594	39.730	39.866	40.002	40.138	40.274	40.409	40.545	40.681	40.817	40.953
35	41.089	41.231	41.373	41.515	41.657	41.799	41.941	42.083	42.225	42.367	42.509	42.651
36	42.793	42.941	43.090	43.238	43.386	43.534	43.683	43.831	43.979	44.127	44.276	44.424
37	44.572	44.727	44.882	45.037	45.192	45.347	45.502	45.656	45.811	45.966	46.121	46.276
38	46.431	46.593	46.755	46.917	47.079	47.241	47.403	47.565	47.727	47.889	48.051	48.213
39	48.375	48.544	48.714	48.883	49.053	49.222	49.392	49.561	49.730	49.900	50.069	50.239
40	50.408	50.585	50.763	50.940	51.117	51.295	51.472	51.649	51.827	52.004	52.181	52.359
41	52.536	52.722	52.908	53.093	53.279	53.465	53.651	53.836	54.022	54.208	54.394	54.579
42	54.765	54.960	55.154	55.349	55.544	55.738	55.933	56.128	56.322	56.517	56.712	56.906
43	57.101	57.305	57.510	57.714	57.918	58.123	58.327	58.531	58.736	58.940	59.144	59.349
44	59.553	59.768	59.982	60.197	60.411	60.626	60.841	61.055	61.270	61.484	61.699	61.913
45	62.128	62.354	62.579	62.805	63.030	63.256	63.481	63.707	63.932	64.158	64.383	64.609
46	64.834	65.071	65.309	65.546	65.783	66.021	66.258	66.495	66.733	66.970	67.207	67.445
47	67.682	67.932	68.183	68.433	68.683	68.933	69.184	69.434	69.684	69.934	70.185	70.435
48	70.685	70.949	71.213	71.478	71.742	72.006	72.270	72.534	72.798	73.063	73.327	73.591
49	73.855	74.134	74.413	74.692	74.971	75.250	75.529	75.808	76.087	76.366	76.645	76.924
50	77.203	77.498	77.793	78.089	78.384	78.679	78.974	79.269	79.564	79.860	80.155	80.450
51	80.745	81.058	81.371	81.683	81.996	82.309	82.622	82.934	83.247	83.560	83.873	84.185
52	84.498	84.830	85.162	85.495	85.827	86.159	86.491	86.823	87.155	87.488	87.820	88.152
53	88.484	88.837	89.191	89.544	89.897	90.250	90.604	90.957	91.310	91.663	92.017	92.370
54	92.723	93.099	93.475	93.852	94.228	94.604	94.980	95.356	95.732	96.109	96.485	96.861
55	97.237	97.590	97.942	98.295	98.647	99.000	99.353	99.705	100.058	100.410	100.763	101.115
56	101.468	101.794	102.120	102.446	102.772	103.098	103.424	103.750	104.076	104.402	104.728	105.054
57	105.380	105.679	105.978	106.278	106.577	106.876	107.175	107.474	107.773	108.073	108.372	108.671
58	108.970	109.242	109.515	109.787	110.060	110.332	110.605	110.877	111.149	111.422	111.694	111.967
59	112.239	112.484	112.729	112.974	113.219	113.464	113.709	113.953	114.198	114.443	114.688	114.933
60	115.178	115.395	115.613	115.830	116.047	116.265	116.482	116.699	116.917	117.134	117.351	117.569
61	117.786	117.976	118.166	118.357	118.547	118.737	118.927	119.117	119.307	119.498	119.688	119.878
62	120.068	120.231	120.395	120.558	120.721	120.884	121.048	121.211	121.374	121.537	121.701	121.864
63	122.027	122.164	122.301	122.438	122.575	122.712	122.849	122.986	123.123	123.260	123.397	123.534
64	123.671	123.782	123.894	124.005	124.116	124.227	124.339	124.450	124.561	124.672	124.784	124.895
65	125.006											

THE WOOLWORTH RETIREMENT PLAN - JANUARY 1, 1994 - CASHOUT FACTORS III

APPLY TO: MONTHLY BENEFIT AFTER INCREASE FOR DEFERRED RETIREMENT (IF ANY) HAS BEEN APPLIED

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1=	1.0400	k1=	1.0750
k2=	1.0400	k2=	1.0750
k3=	1.0400	k3=	1.0750

BENEFIT START AGE YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
65	125.006	124.689	124.371	124.054	123.736	123.419	123.102	122.784	122.467	122.149	121.832	121.514
66	121.197	120.882	120.566	120.251	119.936	119.620	119.305	118.990	118.674	118.359	118.044	117.728
67	117.413	117.099	116.786	116.472	116.158	115.845	115.531	115.217	114.904	114.590	114.276	113.963
68	113.649	113.336	113.023	112.709	112.396	112.083	111.770	111.456	111.143	110.830	110.517	110.203
69	109.890	109.576	109.262	108.948	108.634	108.320	108.006	107.692	107.378	107.064	106.750	106.436
70	106.122	105.808	105.494	105.180	104.865	104.551	104.237	103.923	103.609	103.295	102.980	102.666
71	102.352	102.038	101.724	101.411	101.097	100.783	100.469	100.155	99.841	99.528	99.214	98.900
72	98.586	98.273	97.960	97.647	97.334	97.021	96.709	96.396	96.083	95.770	95.457	95.144
73	94.831	94.521	94.210	93.900	93.589	93.279	92.968	92.658	92.347	92.037	91.726	91.416
74	91.105	90.798	90.491	90.184	89.876	89.569	89.262	88.955	88.648	88.341	88.033	87.726
75	87.419	87.116	86.813	86.511	86.208	85.905	85.602	85.299	84.996	84.694	84.391	84.088
76	83.785	83.488	83.190	82.893	82.595	82.298	82.000	81.703	81.405	81.108	80.810	80.513
77	80.215	79.924	79.633	79.342	79.051	78.760	78.470	78.179	77.888	77.597	77.306	77.015
78	76.724	76.438	76.152	75.866	75.580	75.294	75.008	74.721	74.435	74.149	73.863	73.577
79	73.291	73.011	72.730	72.450	72.170	71.889	71.609	71.329	71.048	70.768	70.488	70.207
80	69.927											

## THE WOOLWORTH RETIREMENT PLAN -- JANUARY 1, 1994 -- CASHOUT FACTORS IV

APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED

PARTICIPANT IS ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE &gt; 55)

BASIS: UP1984 MORTALITY		n1=	7	
		n2=	8	
<u>GREATER FACTOR PRODUCED FROM</u>				
EITHER: INT=		4.50%	OR: INT=	7.50%
k1=	1.0400		k1=	1.0750
k2=	1.0400		k2=	1.0750
k3=	1.0400		k3=	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
31	226.540	226.387	226.234	226.081	225.928	225.775	225.622	225.469	225.316	225.163	225.010	224.857
32	224.704	224.545	224.385	224.226	224.066	223.907	223.748	223.588	223.429	223.269	223.110	222.950
33	222.791	222.625	222.459	222.293	222.127	221.961	221.795	221.628	221.462	221.296	221.130	220.964
34	220.798	220.626	220.454	220.282	220.109	219.937	219.765	219.593	219.421	219.249	219.076	218.904
35	218.732	218.554	218.376	218.197	218.019	217.841	217.663	217.484	217.306	217.128	216.950	216.771
36	216.593	216.409	216.224	216.040	215.855	215.671	215.487	215.302	215.118	214.933	214.749	214.564
37	214.380	214.189	213.999	213.808	213.617	213.427	213.236	213.045	212.855	212.664	212.473	212.283
38	212.092	211.895	211.698	211.501	211.304	211.107	210.911	210.714	210.517	210.320	210.123	209.926
39	209.729	209.526	209.322	209.119	208.916	208.712	208.509	208.306	208.102	207.899	207.696	207.492
40	207.289	207.079	206.869	206.660	206.450	206.240	206.030	205.820	205.610	205.401	205.191	204.981
41	204.771	204.555	204.339	204.123	203.906	203.690	203.474	203.258	203.042	202.826	202.609	202.393
42	202.177	201.954	201.732	201.509	201.287	201.064	200.842	200.619	200.396	200.174	199.951	199.729
43	199.506	199.277	199.049	198.820	198.591	198.362	198.134	197.905	197.676	197.447	197.219	196.990
44	196.761	196.526	196.291	196.056	195.821	195.586	195.351	195.115	194.880	194.645	194.410	194.175
45	193.940	193.699	193.458	193.216	192.975	192.734	192.493	192.251	192.010	191.769	191.528	191.286
46	191.045	190.798	190.551	190.304	190.057	189.810	189.563	189.315	189.068	188.821	188.574	188.327
47	188.080	187.827	187.575	187.322	187.069	186.816	186.564	186.311	186.058	185.805	185.553	185.300
48	185.047	184.789	184.531	184.273	184.015	183.757	183.499	183.241	182.983	182.725	182.467	182.209
49	181.951	181.687	181.424	181.160	180.896	180.632	180.369	180.105	179.841	179.577	179.314	179.050
50	178.786	178.517	178.248	177.979	177.709	177.440	177.171	176.902	176.633	176.364	176.094	175.825
51	175.556	175.282	175.008	174.733	174.459	174.185	173.911	173.636	173.362	173.088	172.814	172.539
52	172.265	171.986	171.708	171.429	171.150	170.871	170.593	170.314	170.035	169.756	169.478	169.199
53	168.920	168.637	168.353	168.070	167.786	167.503	167.220	166.936	166.653	166.369	166.086	165.802
54	165.519	165.231	164.943	164.655	164.366	164.078	163.790	163.502	163.214	162.926	162.637	162.349
55	162.061	161.768	161.475	161.182	160.889	160.596	160.303	160.009	159.716	159.423	159.130	158.837
56	158.544	158.246	157.948	157.651	157.353	157.055	156.757	156.459	156.161	155.864	155.566	155.268
57	154.970	154.668	154.366	154.064	153.762	153.460	153.159	152.857	152.555	152.253	151.951	151.649
58	151.347	151.042	150.736	150.431	150.126	149.820	149.515	149.210	148.904	148.599	148.294	147.988
59	147.683	147.374	147.065	146.755	146.446	146.137	145.828	145.518	145.209	144.900	144.591	144.281
60	143.972	143.660	143.347	143.035	142.722	142.410	142.097	141.785	141.472	141.160	140.847	140.535
61	140.222	139.907	139.592	139.277	138.962	138.647	138.332	138.016	137.701	137.386	137.071	136.756
62	136.441	136.124	135.807	135.490	135.173	134.856	134.540	134.223	133.906	133.589	133.272	132.955
63	132.638	132.320	132.002	131.685	131.367	131.049	130.731	130.413	130.095	129.778	129.460	129.142
64	128.824	128.506	128.188	127.870	127.551	127.233	126.915	126.597	126.279	125.961	125.642	125.324
65	125.006	124.689	124.371	124.054	123.736	123.419	123.102	122.784	122.467	122.149	121.832	121.514
66	121.197	120.882	120.566	120.251	119.936	119.620	119.305	118.990	118.674	118.359	118.044	117.728
67	117.413	117.099	116.786	116.472	116.158	115.845	115.531	115.217	114.904	114.590	114.276	113.963
68	113.649	113.336	113.023	112.709	112.396	112.083	111.770	111.456	111.143	110.830	110.517	110.203
69	109.890	109.576	109.262	108.948	108.634	108.320	108.006	107.692	107.378	107.064	106.750	106.436
70	106.122	105.808	105.494	105.180	104.865	104.551	104.237	103.923	103.609	103.295	102.980	102.666
71	102.352	102.038	101.724	101.411	101.097	100.783	100.469	100.155	99.841	99.528	99.214	98.900
72	98.586	98.273	97.960	97.647	97.334	97.021	96.709	96.396	96.083	95.770	95.457	95.144
73	94.831	94.521	94.210	93.900	93.589	93.279	92.968	92.658	92.347	92.037	91.726	91.416
74	91.105	90.798	90.491	90.184	89.876	89.569	89.262	88.955	88.648	88.341	88.033	87.726
75	87.419	87.116	86.813	86.511	86.208	85.905	85.602	85.299	84.996	84.694	84.391	84.088
76	83.785	83.488	83.190	82.893	82.595	82.298	82.000	81.703	81.405	81.108	80.810	80.513
77	80.215	79.924	79.633	79.342	79.051	78.760	78.470	78.179	77.888	77.597	77.306	77.015
78	76.724	76.438	76.152	75.866	75.580	75.294	75.008	74.721	74.435	74.149	73.863	73.577
79	73.291	73.011	72.730	72.450	72.170	71.889	71.609	71.329	71.048	70.768	70.488	70.207
80	69.927	69.653	69.380	69.106	68.833	68.559	68.286	68.012	67.738	67.465	67.191	66.918

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

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**75 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

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BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT =		4.50%	OR: INT = 7.50%
k1 =		1.0400	k1 = 1.0750
k2 =		1.0400	k2 = 1.0750
k3 =		1.0400	k3 = 1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
41	13.199	13.246	13.292	13.339	13.386	13.432	13.479	13.526	13.572	13.619	13.666	13.712
42	13.759	13.808	13.857	13.906	13.955	14.004	14.053	14.101	14.150	14.199	14.248	14.297
43	14.346	14.397	14.449	14.500	14.551	14.603	14.654	14.705	14.757	14.808	14.859	14.911
44	14.962	15.016	15.070	15.124	15.178	15.232	15.286	15.339	15.393	15.447	15.501	15.555
45	15.609	15.666	15.722	15.779	15.836	15.892	15.949	16.006	16.062	16.119	16.176	16.232
46	16.289	16.349	16.408	16.468	16.528	16.587	16.647	16.707	16.766	16.826	16.886	16.945
47	17.005	17.068	17.131	17.194	17.256	17.319	17.382	17.445	17.508	17.571	17.633	17.696
48	17.759	17.825	17.892	17.958	18.025	18.091	18.158	18.224	18.290	18.357	18.423	18.490
49	18.556	18.626	18.696	18.766	18.836	18.906	18.977	19.047	19.117	19.187	19.257	19.327
50	19.397	19.471	19.545	19.620	19.694	19.768	19.842	19.916	19.990	20.065	20.139	20.213
51	20.287	20.366	20.444	20.523	20.601	20.680	20.759	20.837	20.916	20.994	21.073	21.151
52	21.230	21.313	21.397	21.480	21.564	21.647	21.731	21.814	21.897	21.981	22.064	22.148
53	22.231	22.320	22.409	22.497	22.586	22.675	22.764	22.852	22.941	23.030	23.119	23.207
54	23.296	23.391	23.485	23.580	23.674	23.769	23.863	23.958	24.052	24.147	24.241	24.336
55	24.430	24.531	24.632	24.732	24.833	24.934	25.035	25.135	25.236	25.337	25.438	25.538
56	25.639	25.747	25.854	25.962	26.069	26.177	26.285	26.392	26.500	26.607	26.715	26.822
57	26.930	27.045	27.161	27.276	27.391	27.507	27.622	27.737	27.853	27.968	28.083	28.199
58	28.314	28.438	28.562	28.686	28.809	28.933	29.057	29.181	29.305	29.429	29.552	29.676
59	29.800	29.933	30.067	30.200	30.333	30.466	30.600	30.733	30.866	30.999	31.133	31.266
60	31.399	31.543	31.687	31.830	31.974	32.118	32.262	32.405	32.549	32.693	32.837	32.980
61	33.124	33.280	33.435	33.591	33.746	33.902	34.058	34.213	34.369	34.524	34.680	34.835
62	34.991	35.160	35.329	35.499	35.668	35.837	36.006	36.175	36.344	36.514	36.683	36.852
63	37.021	37.205	37.390	37.574	37.759	37.943	38.128	38.312	38.496	38.681	38.865	39.050
64	39.234	39.436	39.638	39.840	40.042	40.244	40.447	40.649	40.851	41.053	41.255	41.457
65	41.659	41.881	42.103	42.326	42.548	42.770	42.992	43.214	43.436	43.659	43.881	44.103
66	44.325	44.571	44.816	45.062	45.308	45.553	45.799	46.045	46.290	46.536	46.782	47.027
67	47.273	47.545	47.818	48.090	48.362	48.634	48.907	49.179	49.451	49.723	49.996	50.268
68	50.540	50.842	51.145	51.447	51.749	52.051	52.354	52.656	52.958	53.260	53.563	53.865
69	54.167	54.503	54.839	55.175	55.511	55.847	56.184	56.520	56.856	57.192	57.528	57.864
70	58.200	58.550	58.900	59.250	59.600	59.950	60.300	60.650	61.000	61.350	61.700	62.050
71	62.706	63.128	63.550	63.971	64.393	64.815	65.237	65.658	66.080	66.502	66.924	67.345
72	67.767	68.243	68.719	69.196	69.672	70.148	70.624	71.100	71.576	72.053	72.529	73.005
73	73.481	74.023	74.564	75.106	75.647	76.189	76.731	77.272	77.814	78.355	78.897	79.438
74	79.980	80.600	81.220	81.840	82.460	83.080	83.700	84.319	84.939	85.559	86.179	86.799
75	87.419											

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**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

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**74 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

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BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1=		1.0400	k1= 1.0750
k2=		1.0400	k2= 1.0750
k3=		1.0400	k3= 1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
41	15.035	15.088	15.141	15.195	15.248	15.301	15.354	15.407	15.460	15.514	15.567	15.620
42	15.673	15.729	15.785	15.840	15.896	15.952	16.008	16.063	16.119	16.175	16.231	16.286
43	16.342	16.401	16.459	16.518	16.576	16.635	16.693	16.752	16.810	16.869	16.927	16.986
44	17.044	17.105	17.167	17.228	17.289	17.351	17.412	17.473	17.535	17.596	17.657	17.719
45	17.780	17.845	17.909	17.974	18.038	18.103	18.168	18.232	18.297	18.361	18.426	18.490
46	18.555	18.623	18.691	18.759	18.827	18.895	18.963	19.030	19.098	19.166	19.234	19.302
47	19.370	19.442	19.513	19.585	19.656	19.728	19.800	19.871	19.943	20.014	20.086	20.157
48	20.229	20.305	20.380	20.456	20.532	20.607	20.683	20.759	20.834	20.910	20.986	21.061
49	21.137	21.217	21.297	21.377	21.456	21.536	21.616	21.696	21.776	21.856	21.935	22.015
50	22.095	22.179	22.264	22.348	22.433	22.517	22.602	22.686	22.770	22.855	22.939	23.024
51	23.108	23.198	23.287	23.377	23.466	23.556	23.646	23.735	23.825	23.914	24.004	24.093
52	24.183	24.278	24.373	24.468	24.563	24.658	24.753	24.848	24.943	25.038	25.133	25.228
53	25.323	25.424	25.525	25.627	25.728	25.829	25.930	26.031	26.132	26.234	26.335	26.436
54	26.537	26.645	26.752	26.860	26.967	27.075	27.183	27.290	27.398	27.505	27.613	27.720
55	27.828	27.943	28.058	28.172	28.287	28.402	28.517	28.631	28.746	28.861	28.976	29.090
56	29.205	29.328	29.450	29.573	29.695	29.818	29.941	30.063	30.186	30.308	30.431	30.553
57	30.676	30.807	30.939	31.070	31.201	31.333	31.464	31.595	31.727	31.858	31.989	32.121
58	32.252	32.393	32.534	32.675	32.816	32.957	33.099	33.240	33.381	33.522	33.663	33.804
59	33.945	34.097	34.249	34.400	34.552	34.704	34.856	35.007	35.159	35.311	35.463	35.614
60	35.766	35.930	36.094	36.257	36.421	36.585	36.749	36.912	37.076	37.240	37.404	37.567
61	37.731	37.908	38.086	38.263	38.440	38.617	38.795	38.972	39.149	39.326	39.504	39.681
62	39.858	40.051	40.243	40.436	40.629	40.821	41.014	41.207	41.399	41.592	41.785	41.977
63	42.170	42.380	42.590	42.801	43.011	43.221	43.431	43.641	43.851	44.062	44.272	44.482
64	44.692	44.922	45.152	45.382	45.612	45.842	46.073	46.303	46.533	46.763	46.993	47.223
65	47.453	47.706	47.959	48.213	48.466	48.719	48.972	49.225	49.478	49.732	49.985	50.238
66	50.491	50.771	51.051	51.330	51.610	51.890	52.170	52.449	52.729	53.009	53.289	53.568
67	53.848	54.158	54.468	54.779	55.089	55.399	55.709	56.019	56.329	56.640	56.950	57.260
68	57.570	57.914	58.259	58.603	58.947	59.291	59.636	59.980	60.324	60.668	61.013	61.357
69	61.701	62.084	62.467	62.850	63.232	63.615	63.998	64.381	64.764	65.147	65.529	65.912
70	66.295	60.770	55.246	49.721	44.197	38.672	33.148	27.623	22.098	16.574	11.049	5.525
71	71.429	71.909	72.390	72.870	73.351	73.831	74.312	74.792	75.272	75.753	76.233	76.714
72	77.194	77.736	78.279	78.821	79.363	79.906	80.448	80.990	81.533	82.075	82.617	83.160
73	83.702	84.319	84.936	85.553	86.170	86.787	87.404	88.020	88.637	89.254	89.871	90.488
74	91.105											

MercerFL0004318

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**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**73 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

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BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1=	1.0400	k1=	1.0750
k2=	1.0400	k2=	1.0750
k3=	1.0400	k3=	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
40	16.344	16.402	16.459	16.517	16.574	16.632	16.689	16.747	16.804	16.862	16.919	16.977
41	17.034	17.094	17.155	17.215	17.275	17.335	17.396	17.456	17.516	17.576	17.637	17.697
42	17.757	17.820	17.883	17.947	18.010	18.073	18.136	18.199	18.262	18.326	18.389	18.452
43	18.515	18.581	18.648	18.714	18.780	18.846	18.913	18.979	19.045	19.111	19.178	19.244
44	19.310	19.380	19.449	19.519	19.588	19.658	19.727	19.797	19.866	19.936	20.005	20.075
45	20.144	20.217	20.290	20.364	20.437	20.510	20.583	20.656	20.729	20.803	20.876	20.949
46	21.022	21.099	21.176	21.253	21.330	21.407	21.484	21.560	21.637	21.714	21.791	21.868
47	21.945	22.026	22.107	22.189	22.270	22.351	22.432	22.513	22.594	22.676	22.757	22.838
48	22.919	23.005	23.090	23.176	23.262	23.347	23.433	23.519	23.604	23.690	23.776	23.861
49	23.947	24.037	24.128	24.218	24.309	24.399	24.490	24.580	24.670	24.761	24.851	24.942
50	25.032	25.128	25.224	25.319	25.415	25.511	25.607	25.702	25.798	25.894	25.990	26.085
51	26.181	26.282	26.384	26.485	26.587	26.688	26.790	26.891	26.992	27.094	27.195	27.297
52	27.398	27.506	27.613	27.721	27.829	27.936	28.044	28.152	28.259	28.367	28.475	28.582
53	28.690	28.805	28.919	29.034	29.148	29.263	29.378	29.492	29.607	29.721	29.836	29.950
54	30.065	30.187	30.309	30.431	30.553	30.675	30.797	30.918	31.040	31.162	31.284	31.406
55	31.528	31.658	31.788	31.918	32.048	32.178	32.308	32.438	32.568	32.698	32.828	32.958
56	33.088	33.227	33.366	33.505	33.644	33.783	33.922	34.060	34.199	34.338	34.477	34.616
57	34.755	34.904	35.053	35.201	35.350	35.499	35.648	35.796	35.945	36.094	36.243	36.391
58	36.540	36.700	36.860	37.020	37.179	37.339	37.499	37.659	37.819	37.979	38.138	38.298
59	38.458	38.630	38.802	38.974	39.146	39.318	39.490	39.661	39.833	40.005	40.177	40.349
60	40.521	40.707	40.892	41.078	41.263	41.449	41.634	41.820	42.005	42.191	42.376	42.562
61	42.747	42.948	43.149	43.350	43.551	43.752	43.953	44.153	44.354	44.555	44.756	44.957
62	45.158	45.376	45.595	45.813	46.031	46.249	46.468	46.686	46.904	47.122	47.341	47.559
63	47.777	48.015	48.253	48.491	48.729	48.967	49.206	49.444	49.682	49.920	50.158	50.396
64	50.634	50.895	51.155	51.416	51.677	51.937	52.198	52.459	52.719	52.980	53.241	53.501
65	53.762	54.049	54.336	54.622	54.909	55.196	55.483	55.769	56.056	56.343	56.630	56.916
66	57.203	57.520	57.837	58.154	58.471	58.788	59.105	59.422	59.739	60.056	60.373	60.690
67	61.007	61.358	61.710	62.061	62.413	62.764	63.116	63.467	63.818	64.170	64.521	64.873
68	65.224	65.614	66.004	66.394	66.784	67.174	67.564	67.954	68.344	68.734	69.124	69.514
69	69.904	70.338	70.772	71.206	71.639	72.073	72.507	72.941	73.375	73.809	74.242	74.676
70	75.110	68.851	62.592	56.333	50.073	43.814	37.555	31.296	25.037	18.778	12.518	6.259
71	80.926	81.470	82.015	82.559	83.103	83.647	84.192	84.736	85.280	85.824	86.369	86.913
72	87.457	88.072	88.686	89.301	89.915	90.530	91.144	91.759	92.373	92.988	93.602	94.217
73	94.831											

MercerFL0004319



**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

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**72 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

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BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1 =	1.0400	k1 =	1.0750
k2 =	1.0400	k2 =	1.0750
k3 =	1.0400	k3 =	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
39	17.681	17.743	17.805	17.867	17.929	17.991	18.053	18.114	18.176	18.238	18.300	18.362
40	18.424	18.489	18.554	18.619	18.683	18.748	18.813	18.878	18.943	19.008	19.072	19.137
41	19.202	19.270	19.338	19.406	19.474	19.542	19.610	19.677	19.745	19.813	19.881	19.949
42	20.017	20.088	20.159	20.231	20.302	20.373	20.444	20.515	20.586	20.658	20.729	20.800
43	20.871	20.946	21.020	21.095	21.170	21.244	21.319	21.394	21.468	21.543	21.618	21.692
44	21.767	21.845	21.924	22.002	22.081	22.159	22.238	22.316	22.394	22.473	22.551	22.630
45	22.708	22.790	22.873	22.955	23.038	23.120	23.203	23.285	23.367	23.450	23.532	23.615
46	23.697	23.784	23.871	23.957	24.044	24.131	24.218	24.304	24.391	24.478	24.565	24.651
47	24.738	24.830	24.921	25.013	25.104	25.196	25.287	25.379	25.470	25.562	25.653	25.745
48	25.836	25.933	26.029	26.126	26.222	26.319	26.415	26.512	26.608	26.705	26.801	26.898
49	26.994	27.096	27.198	27.300	27.402	27.504	27.606	27.708	27.810	27.912	28.014	28.116
50	28.218	28.326	28.434	28.542	28.649	28.757	28.865	28.973	29.081	29.189	29.296	29.404
51	29.512	29.626	29.741	29.855	29.969	30.084	30.198	30.312	30.427	30.541	30.655	30.770
52	30.884	31.005	31.127	31.248	31.370	31.491	31.613	31.734	31.855	31.977	32.098	32.220
53	32.341	32.470	32.599	32.729	32.858	32.987	33.116	33.245	33.374	33.504	33.633	33.762
54	33.891	34.028	34.166	34.303	34.441	34.578	34.716	34.853	34.990	35.128	35.265	35.403
55	35.540	35.687	35.833	35.980	36.126	36.273	36.420	36.566	36.713	36.859	37.006	37.152
56	37.299	37.456	37.612	37.769	37.925	38.082	38.239	38.395	38.552	38.708	38.865	39.021
57	39.178	39.346	39.513	39.681	39.849	40.016	40.184	40.352	40.519	40.687	40.855	41.022
58	41.190	41.370	41.550	41.731	41.911	42.091	42.271	42.451	42.631	42.812	42.992	43.172
59	43.352	43.546	43.740	43.934	44.127	44.321	44.515	44.709	44.903	45.097	45.290	45.484
60	45.678	45.887	46.096	46.305	46.514	46.723	46.933	47.142	47.351	47.560	47.769	47.978
61	48.187	48.413	48.640	48.866	49.093	49.319	49.546	49.772	49.998	50.225	50.451	50.678
62	50.904	51.150	51.396	51.642	51.888	52.134	52.381	52.627	52.873	53.119	53.365	53.611
63	53.857	54.125	54.394	54.662	54.930	55.199	55.467	55.735	56.004	56.272	56.540	56.809
64	57.077	57.371	57.665	57.959	58.253	58.547	58.841	59.134	59.428	59.722	60.016	60.310
65	60.604	60.927	61.251	61.574	61.897	62.220	62.544	62.867	63.190	63.513	63.837	64.160
66	64.483	64.840	65.198	65.555	65.912	66.270	66.627	66.984	67.342	67.699	68.056	68.414
67	68.771	69.167	69.563	69.959	70.355	70.751	71.148	71.544	71.940	72.336	72.732	73.128
68	73.524	73.964	74.403	74.843	75.283	75.722	76.162	76.602	77.041	77.481	77.921	78.360
69	78.800	79.289	79.778	80.267	80.756	81.245	81.734	82.223	82.712	83.201	83.690	84.179
70	84.668	77.612	70.557	63.501	56.445	49.390	42.334	35.278	28.223	21.167	14.111	7.056
71	91.224	91.838	92.451	93.065	93.678	94.292	94.905	95.519	96.132	96.746	97.359	97.973
72	98.586											

CONFIDENTIAL

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**71 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1=	1.0400	k1=	1.0750
k2=	1.0400	k2=	1.0750
k3=	1.0400	k3=	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
38	19.041	19.107	19.174	19.240	19.307	19.373	19.440	19.506	19.572	19.639	19.705	19.772
39	19.838	19.908	19.977	20.047	20.116	20.186	20.255	20.325	20.394	20.464	20.533	20.603
40	20.672	20.745	20.818	20.890	20.963	21.036	21.109	21.181	21.254	21.327	21.400	21.472
41	21.545	21.621	21.697	21.774	21.850	21.926	22.002	22.078	22.154	22.231	22.307	22.383
42	22.459	22.539	22.619	22.699	22.778	22.858	22.938	23.018	23.098	23.178	23.257	23.337
43	23.417	23.501	23.585	23.668	23.752	23.836	23.920	24.003	24.087	24.171	24.255	24.338
44	24.422	24.510	24.598	24.686	24.774	24.862	24.950	25.038	25.126	25.214	25.302	25.390
45	25.478	25.571	25.663	25.756	25.848	25.941	26.033	26.126	26.218	26.311	26.403	26.496
46	26.588	26.685	26.783	26.880	26.977	27.075	27.172	27.269	27.367	27.464	27.561	27.659
47	27.756	27.859	27.961	28.064	28.166	28.269	28.372	28.474	28.577	28.679	28.782	28.884
48	28.987	29.095	29.204	29.312	29.420	29.529	29.637	29.745	29.854	29.962	30.070	30.179
49	30.287	30.401	30.516	30.630	30.745	30.859	30.974	31.088	31.202	31.317	31.431	31.546
50	31.660	31.781	31.902	32.023	32.144	32.265	32.387	32.508	32.629	32.750	32.871	32.992
51	33.113	33.241	33.370	33.498	33.626	33.754	33.883	34.011	34.139	34.267	34.396	34.524
52	34.652	34.788	34.925	35.061	35.197	35.333	35.470	35.606	35.742	35.878	36.015	36.151
53	36.287	36.432	36.577	36.722	36.866	37.011	37.156	37.301	37.446	37.591	37.735	37.880
54	38.025	38.179	38.334	38.488	38.642	38.796	38.951	39.105	39.259	39.413	39.568	39.722
55	39.876	40.040	40.205	40.369	40.534	40.698	40.863	41.027	41.191	41.356	41.520	41.685
56	41.849	42.025	42.200	42.376	42.552	42.727	42.903	43.079	43.254	43.430	43.606	43.781
57	43.957	44.145	44.333	44.522	44.710	44.898	45.086	45.274	45.462	45.651	45.839	46.027
58	46.215	46.417	46.619	46.822	47.024	47.226	47.428	47.630	47.832	48.035	48.237	48.439
59	48.641	48.858	49.076	49.293	49.511	49.728	49.946	50.163	50.380	50.598	50.815	51.033
60	51.250	51.485	51.719	51.954	52.189	52.423	52.658	52.893	53.127	53.362	53.597	53.831
61	54.066	54.320	54.574	54.828	55.082	55.336	55.590	55.844	56.098	56.352	56.606	56.860
62	57.114	57.390	57.666	57.942	58.218	58.494	58.771	59.047	59.323	59.599	59.875	60.151
63	60.427	60.728	61.029	61.330	61.631	61.932	62.234	62.535	62.836	63.137	63.438	63.739
64	64.040	64.370	64.700	65.029	65.359	65.689	66.019	66.348	66.678	67.008	67.338	67.667
65	67.997	68.360	68.722	69.085	69.448	69.810	70.173	70.536	70.898	71.261	71.624	71.986
66	72.349	72.750	73.151	73.552	73.953	74.354	74.755	75.155	75.556	75.957	76.358	76.759
67	77.160	77.604	78.049	78.493	78.938	79.382	79.827	80.271	80.715	81.160	81.604	82.049
68	82.493	82.986	83.480	83.973	84.466	84.960	85.453	85.946	86.440	86.933	87.426	87.920
69	88.413	88.962	89.510	90.059	90.607	91.156	91.705	92.253	92.802	93.350	93.899	94.447
70	94.996	87.080	79.163	71.247	63.331	55.414	47.498	39.582	31.665	23.749	15.833	7.916
71	102.352											

MercerFL0004321

CONFIDENTIAL

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

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**70 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1=	1.0400	k1=	1.0750
k2=	1.0400	k2=	1.0750
k3=	1.0400	k3=	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
36	19.604	19.672	19.740	19.808	19.876	19.944	20.012	20.079	20.147	20.215	20.283	20.351
37	20.419	20.490	20.561	20.632	20.703	20.774	20.845	20.916	20.987	21.058	21.129	21.200
38	21.271	21.345	21.419	21.494	21.568	21.642	21.716	21.790	21.864	21.939	22.013	22.087
39	22.161	22.239	22.316	22.394	22.472	22.549	22.627	22.705	22.782	22.860	22.938	23.015
40	23.093	23.174	23.256	23.337	23.418	23.499	23.581	23.662	23.743	23.824	23.906	23.987
41	24.068	24.153	24.238	24.323	24.408	24.493	24.579	24.664	24.749	24.834	24.919	25.004
42	25.089	25.178	25.267	25.357	25.446	25.535	25.624	25.713	25.802	25.892	25.981	26.070
43	26.159	26.253	26.346	26.440	26.534	26.627	26.721	26.815	26.908	27.002	27.096	27.189
44	27.283	27.381	27.480	27.578	27.676	27.774	27.873	27.971	28.069	28.167	28.266	28.364
45	28.462	28.565	28.669	28.772	28.875	28.979	29.082	29.185	29.289	29.392	29.495	29.599
46	29.702	29.811	29.920	30.028	30.137	30.246	30.355	30.463	30.572	30.681	30.790	30.898
47	31.007	31.122	31.236	31.351	31.465	31.580	31.695	31.809	31.924	32.038	32.153	32.267
48	32.382	32.503	32.624	32.745	32.866	32.987	33.108	33.229	33.350	33.471	33.592	33.713
49	33.834	33.962	34.090	34.218	34.345	34.473	34.601	34.729	34.857	34.985	35.112	35.240
50	35.368	35.503	35.639	35.774	35.909	36.044	36.180	36.315	36.450	36.585	36.721	36.856
51	36.991	37.134	37.278	37.421	37.564	37.707	37.851	37.994	38.137	38.280	38.424	38.567
52	38.710	38.862	39.014	39.167	39.319	39.471	39.623	39.775	39.927	40.080	40.232	40.384
53	40.536	40.698	40.860	41.022	41.183	41.345	41.507	41.669	41.831	41.993	42.154	42.316
54	42.478	42.650	42.823	42.995	43.167	43.340	43.512	43.684	43.857	44.029	44.201	44.374
55	44.546	44.730	44.913	45.097	45.281	45.464	45.648	45.832	46.015	46.199	46.383	46.566
56	46.750	46.946	47.143	47.339	47.535	47.731	47.928	48.124	48.320	48.516	48.713	48.909
57	49.105	49.315	49.526	49.736	49.946	50.156	50.367	50.577	50.787	50.997	51.208	51.418
58	51.628	51.854	52.080	52.305	52.531	52.757	52.983	53.208	53.434	53.660	53.886	54.111
59	54.337	54.580	54.823	55.066	55.309	55.552	55.795	56.037	56.280	56.523	56.766	57.009
60	57.252	57.514	57.776	58.039	58.301	58.563	58.825	59.087	59.349	59.612	59.874	60.136
61	60.398	60.682	60.966	61.249	61.533	61.817	62.101	62.384	62.668	62.952	63.236	63.519
62	63.803	64.111	64.420	64.728	65.037	65.345	65.654	65.962	66.270	66.579	66.887	67.196
63	67.504	67.840	68.177	68.513	68.850	69.186	69.523	69.859	70.195	70.532	70.868	71.205
64	71.541	71.909	72.278	72.646	73.014	73.383	73.751	74.119	74.488	74.856	75.224	75.593
65	75.961	76.366	76.771	77.177	77.582	77.987	78.392	78.797	79.202	79.608	80.013	80.418
66	80.823	81.271	81.719	82.167	82.614	83.062	83.510	83.958	84.406	84.854	85.301	85.749
67	86.197	86.694	87.190	87.687	88.183	88.680	89.176	89.673	90.169	90.666	91.162	91.659
68	92.155	92.706	93.257	93.808	94.359	94.910	95.462	96.013	96.564	97.115	97.666	98.217
69	98.768	99.381	99.994	100.607	101.219	101.832	102.445	103.058	103.671	104.284	104.896	105.509
70	106.122											

MercerFL0004322

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**69 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1=	1.0400	k1=	1.0750
k2=	1.0400	k2=	1.0750
k3=	1.0400	k3=	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
35	20.943	21.015	21.088	21.160	21.233	21.305	21.378	21.450	21.522	21.595	21.667	21.740
36	21.812	21.888	21.963	22.039	22.114	22.190	22.266	22.341	22.417	22.492	22.568	22.643
37	22.719	22.798	22.877	22.956	23.035	23.114	23.193	23.271	23.350	23.429	23.508	23.587
38	23.666	23.749	23.831	23.914	23.996	24.079	24.162	24.244	24.327	24.409	24.492	24.574
39	24.657	24.743	24.830	24.916	25.002	25.089	25.175	25.261	25.348	25.434	25.520	25.607
40	25.693	25.783	25.874	25.964	26.055	26.145	26.236	26.326	26.416	26.507	26.597	26.688
41	26.778	26.873	26.967	27.062	27.157	27.251	27.346	27.441	27.535	27.630	27.725	27.819
42	27.914	28.013	28.113	28.212	28.311	28.410	28.510	28.609	28.708	28.807	28.907	29.006
43	29.105	29.209	29.313	29.418	29.522	29.626	29.730	29.834	29.938	30.043	30.147	30.251
44	30.355	30.464	30.574	30.683	30.792	30.902	31.011	31.120	31.230	31.339	31.448	31.558
45	31.667	31.782	31.897	32.012	32.127	32.242	32.357	32.471	32.586	32.701	32.816	32.931
46	33.046	33.167	33.288	33.409	33.530	33.651	33.772	33.893	34.014	34.135	34.256	34.377
47	34.498	34.626	34.753	34.881	35.008	35.136	35.264	35.391	35.519	35.646	35.774	35.901
48	36.029	36.164	36.298	36.433	36.567	36.702	36.837	36.971	37.106	37.240	37.375	37.509
49	37.644	37.786	37.929	38.071	38.213	38.355	38.498	38.640	38.782	38.924	39.067	39.209
50	39.351	39.501	39.652	39.802	39.953	40.103	40.254	40.404	40.554	40.705	40.855	41.006
51	41.156	41.315	41.475	41.634	41.794	41.953	42.113	42.272	42.431	42.591	42.750	42.910
52	43.069	43.238	43.408	43.577	43.746	43.916	44.085	44.254	44.424	44.593	44.762	44.932
53	45.101	45.281	45.461	45.641	45.821	46.001	46.182	46.362	46.542	46.722	46.902	47.082
54	47.262	47.454	47.645	47.837	48.029	48.220	48.412	48.604	48.795	48.987	49.179	49.370
55	49.562	49.766	49.971	50.175	50.380	50.584	50.789	50.993	51.197	51.402	51.606	51.811
56	52.015	52.233	52.452	52.670	52.888	53.107	53.325	53.543	53.762	53.980	54.198	54.417
57	54.635	54.869	55.103	55.337	55.570	55.804	56.038	56.272	56.506	56.740	56.973	57.207
58	57.441	57.692	57.944	58.195	58.446	58.697	58.949	59.200	59.451	59.702	59.954	60.205
59	60.456	60.726	60.997	61.267	61.537	61.807	62.078	62.348	62.618	62.888	63.159	63.429
60	63.699	63.991	64.282	64.574	64.866	65.157	65.449	65.741	66.032	66.324	66.616	66.907
61	67.199	67.515	67.831	68.146	68.462	68.778	69.094	69.409	69.725	70.041	70.357	70.672
62	70.988	71.331	71.674	72.017	72.360	72.703	73.047	73.390	73.733	74.076	74.419	74.762
63	75.105	75.479	75.854	76.228	76.602	76.976	77.351	77.725	78.099	78.473	78.848	79.222
64	79.596	80.006	80.416	80.826	81.235	81.645	82.055	82.465	82.875	83.285	83.694	84.104
65	84.514	84.965	85.416	85.867	86.317	86.768	87.219	87.670	88.121	88.572	89.022	89.473
66	89.924	90.422	90.921	91.419	91.917	92.416	92.914	93.412	93.911	94.409	94.907	95.406
67	95.904	96.456	97.009	97.561	98.113	98.666	99.218	99.770	100.323	100.875	101.427	101.980
68	102.532	103.145	103.758	104.372	104.985	105.598	106.211	106.824	107.437	108.051	108.664	109.277
69	109.890											

CONFIDENTIAL

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**68 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1 =	1.0400	k1 =	1.0750
k2 =	1.0400	k2 =	1.0750
k3 =	1.0400	k3 =	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
34	22.292	22.369	22.446	22.523	22.599	22.676	22.753	22.830	22.907	22.984	23.060	23.137
35	23.214	23.294	23.375	23.455	23.535	23.615	23.696	23.776	23.856	23.936	24.017	24.097
36	24.177	24.261	24.345	24.428	24.512	24.596	24.680	24.763	24.847	24.931	25.015	25.098
37	25.182	25.270	25.357	25.445	25.532	25.620	25.707	25.795	25.882	25.970	26.057	26.145
38	26.232	26.324	26.415	26.507	26.598	26.690	26.781	26.873	26.964	27.056	27.147	27.239
39	27.330	27.426	27.522	27.617	27.713	27.809	27.905	28.000	28.096	28.192	28.288	28.383
40	28.479	28.579	28.679	28.780	28.880	28.980	29.080	29.180	29.280	29.381	29.481	29.581
41	29.681	29.786	29.891	29.996	30.101	30.206	30.311	30.415	30.520	30.625	30.730	30.835
42	30.940	31.050	31.160	31.270	31.380	31.490	31.601	31.711	31.821	31.931	32.041	32.151
43	32.261	32.376	32.492	32.607	32.723	32.838	32.954	33.069	33.184	33.300	33.415	33.531
44	33.646	33.767	33.888	34.010	34.131	34.252	34.373	34.494	34.615	34.737	34.858	34.979
45	35.100	35.227	35.355	35.482	35.610	35.737	35.865	35.992	36.119	36.247	36.374	36.502
46	36.629	36.763	36.897	37.031	37.165	37.299	37.434	37.568	37.702	37.836	37.970	38.104
47	38.238	38.379	38.521	38.662	38.804	38.945	39.087	39.228	39.369	39.511	39.652	39.794
48	39.935	40.084	40.234	40.383	40.532	40.681	40.831	40.980	41.129	41.278	41.428	41.577
49	41.726	41.884	42.041	42.199	42.356	42.514	42.672	42.829	42.987	43.144	43.302	43.459
50	43.617	43.784	43.951	44.117	44.284	44.451	44.618	44.784	44.951	45.118	45.285	45.451
51	45.618	45.795	45.972	46.148	46.325	46.502	46.679	46.855	47.032	47.209	47.386	47.562
52	47.739	47.927	48.114	48.302	48.490	48.677	48.865	49.053	49.240	49.428	49.616	49.803
53	49.991	50.191	50.390	50.590	50.789	50.989	51.189	51.388	51.588	51.787	51.987	52.186
54	52.386	52.599	52.811	53.024	53.236	53.449	53.661	53.874	54.086	54.299	54.511	54.724
55	54.936	55.163	55.389	55.616	55.842	56.069	56.295	56.522	56.748	56.975	57.201	57.428
56	57.654	57.896	58.138	58.380	58.622	58.864	59.106	59.348	59.590	59.832	60.074	60.316
57	60.558	60.817	61.077	61.336	61.595	61.854	62.114	62.373	62.632	62.891	63.151	63.410
58	63.669	63.948	64.226	64.505	64.783	65.062	65.340	65.619	65.897	66.176	66.454	66.733
59	67.011	67.311	67.610	67.910	68.209	68.509	68.809	69.108	69.408	69.707	70.007	70.306
60	70.606	70.929	71.253	71.576	71.899	72.222	72.546	72.869	73.192	73.515	73.839	74.162
61	74.485	74.835	75.185	75.535	75.885	76.235	76.585	76.935	77.285	77.635	77.985	78.335
62	78.685	79.065	79.446	79.826	80.206	80.586	80.967	81.347	81.727	82.107	82.488	82.868
63	83.248	83.663	84.078	84.493	84.907	85.322	85.737	86.152	86.567	86.982	87.396	87.811
64	88.226	88.680	89.135	89.589	90.043	90.497	90.952	91.406	91.860	92.314	92.769	93.223
65	93.677	94.177	94.676	95.176	95.676	96.175	96.675	97.175	97.674	98.174	98.674	99.173
66	99.673	100.225	100.778	101.330	101.883	102.435	102.988	103.540	104.092	104.645	105.197	105.750
67	106.302	106.914	107.527	108.139	108.751	109.363	109.976	110.588	111.200	111.812	112.425	113.037
68	113.649											

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**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*\*

**67 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT =	4.50%	OR: INT =	7.50%
k1 =	1.0400	k1 =	1.0750
k2 =	1.0400	k2 =	1.0750
k3 =	1.0400	k3 =	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
33	23.647	23.728	23.810	23.891	23.972	24.053	24.135	24.216	24.297	24.378	24.460	24.541
34	24.622	24.707	24.792	24.877	24.962	25.047	25.132	25.216	25.301	25.386	25.471	25.556
35	25.641	25.730	25.818	25.907	25.995	26.084	26.173	26.261	26.350	26.438	26.527	26.615
36	26.704	26.797	26.889	26.982	27.074	27.167	27.259	27.352	27.444	27.537	27.629	27.722
37	27.814	27.911	28.007	28.104	28.201	28.297	28.394	28.491	28.587	28.684	28.781	28.877
38	28.974	29.075	29.176	29.277	29.378	29.479	29.581	29.682	29.783	29.884	29.985	30.086
39	30.187	30.293	30.399	30.504	30.610	30.716	30.822	30.927	31.033	31.139	31.245	31.350
40	31.456	31.567	31.677	31.788	31.899	32.009	32.120	32.231	32.341	32.452	32.563	32.673
41	32.784	32.900	33.016	33.132	33.248	33.364	33.480	33.595	33.711	33.827	33.943	34.059
42	34.175	34.297	34.418	34.540	34.661	34.783	34.904	35.026	35.147	35.269	35.390	35.512
43	35.633	35.761	35.888	36.016	36.143	36.271	36.398	36.526	36.653	36.781	36.908	37.036
44	37.163	37.297	37.431	37.565	37.698	37.832	37.966	38.100	38.234	38.368	38.501	38.635
45	38.769	38.910	39.051	39.191	39.332	39.473	39.614	39.754	39.895	40.036	40.177	40.317
46	40.458	40.606	40.754	40.902	41.050	41.198	41.347	41.495	41.643	41.791	41.939	42.087
47	42.235	42.391	42.547	42.704	42.860	43.016	43.172	43.328	43.484	43.641	43.797	43.953
48	44.109	44.274	44.439	44.604	44.768	44.933	45.098	45.263	45.428	45.593	45.757	45.922
49	46.087	46.261	46.435	46.609	46.783	46.957	47.132	47.306	47.480	47.654	47.828	48.002
50	48.176	48.360	48.545	48.729	48.913	49.097	49.282	49.466	49.650	49.834	50.019	50.203
51	50.387	50.582	50.777	50.973	51.168	51.363	51.558	51.753	51.948	52.144	52.339	52.534
52	52.729	52.936	53.144	53.351	53.558	53.765	53.973	54.180	54.387	54.594	54.802	55.009
53	55.216	55.436	55.657	55.877	56.098	56.318	56.539	56.759	56.979	57.200	57.420	57.641
54	57.861	58.096	58.331	58.565	58.800	59.035	59.270	59.504	59.739	59.974	60.209	60.443
55	60.678	60.928	61.178	61.429	61.679	61.929	62.179	62.429	62.679	62.930	63.180	63.430
56	63.680	63.947	64.215	64.482	64.749	65.017	65.284	65.551	65.819	66.086	66.353	66.621
57	66.888	67.174	67.461	67.747	68.033	68.320	68.606	68.892	69.179	69.465	69.751	70.038
58	70.324	70.632	70.939	71.247	71.554	71.862	72.170	72.477	72.785	73.092	73.400	73.707
59	74.015	74.346	74.677	75.008	75.339	75.670	76.001	76.331	76.662	76.993	77.324	77.655
60	77.986	78.343	78.700	79.057	79.414	79.771	80.128	80.485	80.842	81.199	81.556	81.913
61	82.270	82.657	83.043	83.430	83.816	84.203	84.590	84.976	85.363	85.749	86.136	86.522
62	86.909	87.329	87.749	88.169	88.589	89.009	89.430	89.850	90.270	90.690	91.110	91.530
63	91.950	92.408	92.866	93.325	93.783	94.241	94.699	95.157	95.615	96.074	96.532	96.990
64	97.448	97.950	98.452	98.953	99.455	99.957	100.459	100.960	101.462	101.964	102.466	102.967
65	103.469	104.021	104.573	105.125	105.677	106.229	106.781	107.332	107.884	108.436	108.988	109.540
66	110.092	110.702	111.312	111.922	112.532	113.142	113.753	114.363	114.973	115.583	116.193	116.803
67	117.413											

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**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**66 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT =		4.50%	OR: INT = 7.50%
k1 =		1.0400	k1 = 1.0750
k2 =		1.0400	k2 = 1.0750
k3 =		1.0400	k3 = 1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
32	25.002	25.088	25.174	25.260	25.345	25.431	25.517	25.603	25.689	25.775	25.860	25.946
33	26.032	26.122	26.211	26.301	26.390	26.480	26.569	26.659	26.748	26.838	26.927	27.017
34	27.106	27.199	27.293	27.386	27.480	27.573	27.667	27.760	27.853	27.947	28.040	28.134
35	28.227	28.325	28.422	28.520	28.617	28.715	28.812	28.910	29.007	29.105	29.202	29.300
36	29.397	29.499	29.601	29.703	29.805	29.907	30.009	30.110	30.212	30.314	30.416	30.518
37	30.620	30.726	30.833	30.939	31.046	31.152	31.259	31.365	31.471	31.578	31.684	31.791
38	31.897	32.008	32.120	32.231	32.342	32.453	32.565	32.676	32.787	32.898	33.010	33.121
39	33.232	33.348	33.465	33.581	33.698	33.814	33.931	34.047	34.163	34.280	34.396	34.513
40	34.629	34.751	34.873	34.995	35.116	35.238	35.360	35.482	35.604	35.726	35.847	35.969
41	36.091	36.219	36.346	36.474	36.601	36.729	36.857	36.984	37.112	37.239	37.367	37.494
42	37.622	37.756	37.890	38.023	38.157	38.291	38.425	38.558	38.692	38.826	38.960	39.093
43	39.227	39.367	39.508	39.648	39.788	39.929	40.069	40.209	40.350	40.490	40.630	40.771
44	40.911	41.058	41.206	41.353	41.501	41.648	41.796	41.943	42.090	42.238	42.385	42.533
45	42.680	42.835	42.990	43.145	43.300	43.455	43.610	43.764	43.919	44.074	44.229	44.384
46	44.539	44.702	44.865	45.028	45.191	45.354	45.518	45.681	45.844	46.007	46.170	46.333
47	46.496	46.668	46.840	47.012	47.184	47.356	47.528	47.699	47.871	48.043	48.215	48.387
48	48.559	48.740	48.922	49.103	49.285	49.466	49.648	49.829	50.010	50.192	50.373	50.555
49	50.736	50.928	51.119	51.311	51.503	51.694	51.886	52.078	52.269	52.461	52.653	52.844
50	53.036	53.239	53.442	53.644	53.847	54.050	54.253	54.455	54.658	54.861	55.064	55.266
51	55.469	55.684	55.899	56.114	56.329	56.544	56.759	56.973	57.188	57.403	57.618	57.833
52	58.048	58.276	58.504	58.733	58.961	59.189	59.417	59.645	59.873	60.102	60.330	60.558
53	60.786	61.029	61.271	61.514	61.757	61.999	62.242	62.485	62.727	62.970	63.213	63.455
54	63.698	63.956	64.215	64.473	64.732	64.990	65.249	65.507	65.765	66.024	66.282	66.541
55	66.799	67.074	67.350	67.625	67.901	68.176	68.452	68.727	69.002	69.278	69.553	69.829
56	70.104	70.398	70.693	70.987	71.281	71.576	71.870	72.164	72.459	72.753	73.047	73.342
57	73.636	73.951	74.266	74.582	74.897	75.212	75.527	75.842	76.157	76.473	76.788	77.103
58	77.418	77.757	78.095	78.434	78.773	79.111	79.450	79.789	80.127	80.466	80.805	81.143
59	81.482	81.846	82.211	82.575	82.939	83.303	83.668	84.032	84.396	84.760	85.125	85.489
60	85.853	86.246	86.639	87.032	87.425	87.818	88.212	88.605	88.998	89.391	89.784	90.177
61	90.570	90.996	91.421	91.847	92.272	92.698	93.123	93.549	93.974	94.400	94.825	95.251
62	95.676	96.138	96.601	97.063	97.526	97.988	98.451	98.913	99.375	99.838	100.300	100.763
63	101.225	101.730	102.234	102.739	103.243	103.748	104.252	104.757	105.261	105.766	106.270	106.775
64	107.279	107.831	108.384	108.936	109.488	110.041	110.593	111.145	111.698	112.250	112.802	113.355
65	113.907	114.515	115.122	115.730	116.337	116.945	117.552	118.160	118.767	119.375	119.982	120.590
66	121.197											

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**65 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7	
		n2 =	8	
<u>GREATER FACTOR PRODUCED FROM</u>				
EITHER: INT=		4.50%	OR: INT=	7.50%
k1=		1.0400	k1=	1.0750
k2=		1.0400	k2=	1.0750
k3=		1.0400	k3=	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
31	26.352	26.443	26.533	26.624	26.714	26.805	26.895	26.986	27.076	27.167	27.257	27.348
32	27.438	27.532	27.627	27.721	27.815	27.909	28.004	28.098	28.192	28.286	28.381	28.475
33	28.569	28.667	28.766	28.864	28.962	29.060	29.159	29.257	29.355	29.453	29.552	29.650
34	29.748	29.851	29.953	30.056	30.158	30.261	30.363	30.466	30.568	30.671	30.773	30.876
35	30.978	31.085	31.192	31.299	31.406	31.513	31.620	31.727	31.834	31.941	32.048	32.155
36	32.262	32.374	32.486	32.597	32.709	32.821	32.933	33.044	33.156	33.268	33.380	33.491
37	33.603	33.720	33.837	33.954	34.070	34.187	34.304	34.421	34.538	34.655	34.771	34.888
38	35.005	35.127	35.249	35.371	35.493	35.615	35.738	35.860	35.982	36.104	36.226	36.348
39	36.470	36.598	36.726	36.853	36.981	37.109	37.237	37.364	37.492	37.620	37.748	37.875
40	38.003	38.137	38.271	38.404	38.538	38.672	38.806	38.939	39.073	39.207	39.341	39.474
41	39.608	39.748	39.888	40.028	40.168	40.308	40.448	40.588	40.728	40.868	41.008	41.148
42	41.288	41.435	41.582	41.729	41.875	42.022	42.169	42.316	42.463	42.610	42.756	42.903
43	43.050	43.204	43.358	43.512	43.666	43.820	43.974	44.128	44.282	44.436	44.590	44.744
44	44.898	45.060	45.222	45.383	45.545	45.707	45.869	46.030	46.192	46.354	46.516	46.677
45	46.839	47.009	47.179	47.349	47.519	47.689	47.859	48.029	48.199	48.369	48.539	48.709
46	48.879	49.058	49.237	49.416	49.595	49.774	49.953	50.132	50.311	50.490	50.669	50.848
47	51.027	51.216	51.404	51.593	51.781	51.970	52.159	52.347	52.536	52.724	52.913	53.101
48	53.290	53.489	53.688	53.888	54.087	54.286	54.485	54.684	54.883	55.083	55.282	55.481
49	55.680	55.890	56.101	56.311	56.521	56.732	56.942	57.152	57.363	57.573	57.783	57.994
50	58.204	58.427	58.649	58.872	59.094	59.317	59.539	59.762	59.984	60.207	60.429	60.652
51	60.874	61.110	61.346	61.582	61.817	62.053	62.289	62.525	62.761	62.997	63.232	63.468
52	63.704	63.954	64.205	64.455	64.706	64.956	65.207	65.457	65.707	65.958	66.208	66.459
53	66.709	66.975	67.242	67.508	67.774	68.041	68.307	68.573	68.840	69.106	69.372	69.639
54	69.905	70.189	70.472	70.756	71.039	71.323	71.607	71.890	72.174	72.457	72.741	73.024
55	73.308	73.610	73.913	74.215	74.517	74.819	75.122	75.424	75.726	76.028	76.331	76.633
56	76.935	77.258	77.581	77.904	78.227	78.550	78.873	79.196	79.519	79.842	80.165	80.488
57	80.811	81.157	81.503	81.849	82.195	82.541	82.887	83.232	83.578	83.924	84.270	84.616
58	84.962	85.334	85.705	86.077	86.448	86.820	87.192	87.563	87.935	88.306	88.678	89.049
59	89.421	89.821	90.221	90.621	91.020	91.420	91.820	92.220	92.620	93.020	93.419	93.819
60	94.219	94.650	95.082	95.513	95.944	96.376	96.807	97.238	97.670	98.101	98.532	98.964
61	99.395	99.862	100.329	100.796	101.263	101.730	102.197	102.664	103.131	103.598	104.065	104.532
62	104.999	105.507	106.014	106.522	107.029	107.537	108.044	108.552	109.059	109.567	110.074	110.582
63	111.089	111.643	112.196	112.750	113.303	113.857	114.411	114.964	115.518	116.071	116.625	117.178
64	117.732	118.338	118.944	119.551	120.157	120.763	121.369	121.975	122.581	123.188	123.794	124.400
65	125.006											



CONFIDENTIAL

THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V

APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED

PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE &lt; 55)

\*\*\*\*

64 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT

\*\*\*\*

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1=	1.0400	k1=	1.0750
k2=	1.0400	k2=	1.0750
k3=	1.0400	k3=	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
31	28.835	28.934	29.033	29.132	29.231	29.330	29.429	29.528	29.627	29.726	29.825	29.924
32	30.023	30.126	30.229	30.332	30.435	30.538	30.642	30.745	30.848	30.951	31.054	31.157
33	31.260	31.368	31.475	31.583	31.690	31.798	31.905	32.013	32.120	32.228	32.335	32.443
34	32.550	32.662	32.774	32.887	32.999	33.111	33.223	33.335	33.447	33.560	33.672	33.784
35	33.896	34.013	34.130	34.247	34.364	34.481	34.599	34.716	34.833	34.950	35.067	35.184
36	35.301	35.423	35.546	35.668	35.790	35.913	36.035	36.157	36.280	36.402	36.524	36.647
37	36.769	36.897	37.025	37.153	37.280	37.408	37.536	37.664	37.792	37.920	38.047	38.175
38	38.303	38.437	38.570	38.704	38.837	38.971	39.105	39.238	39.372	39.505	39.639	39.772
39	39.906	40.046	40.186	40.326	40.465	40.605	40.745	40.885	41.025	41.165	41.304	41.444
40	41.584	41.730	41.877	42.023	42.169	42.315	42.462	42.608	42.754	42.900	43.047	43.193
41	43.339	43.492	43.646	43.799	43.952	44.105	44.259	44.412	44.565	44.718	44.872	45.025
42	45.178	45.339	45.499	45.660	45.820	45.981	46.142	46.302	46.463	46.623	46.784	46.944
43	47.105	47.274	47.442	47.611	47.779	47.948	48.117	48.285	48.454	48.622	48.791	48.959
44	49.128	49.305	49.482	49.659	49.836	50.013	50.190	50.367	50.544	50.721	50.898	51.075
45	51.252	51.438	51.624	51.810	51.996	52.182	52.368	52.554	52.740	52.926	53.112	53.298
46	53.484	53.680	53.876	54.072	54.267	54.463	54.659	54.855	55.051	55.247	55.442	55.638
47	55.834	56.040	56.247	56.453	56.660	56.866	57.073	57.279	57.485	57.692	57.898	58.105
48	58.311	58.529	58.747	58.965	59.183	59.401	59.619	59.836	60.054	60.272	60.490	60.708
49	60.926	61.156	61.386	61.617	61.847	62.077	62.307	62.537	62.767	62.998	63.228	63.458
50	63.688	63.932	64.175	64.419	64.662	64.906	65.149	65.393	65.636	65.880	66.123	66.367
51	66.610	66.868	67.126	67.384	67.642	67.900	68.158	68.416	68.674	68.932	69.190	69.448
52	69.706	69.980	70.254	70.528	70.802	71.076	71.350	71.624	71.898	72.172	72.446	72.720
53	72.994	73.285	73.577	73.868	74.160	74.451	74.743	75.034	75.325	75.617	75.908	76.200
54	76.491	76.801	77.112	77.422	77.732	78.043	78.353	78.663	78.974	79.284	79.594	79.905
55	80.215	80.546	80.877	81.207	81.538	81.869	82.200	82.530	82.861	83.192	83.523	83.853
56	84.184	84.537	84.891	85.244	85.597	85.951	86.304	86.657	87.011	87.364	87.717	88.071
57	88.424	88.803	89.181	89.560	89.938	90.317	90.696	91.074	91.453	91.831	92.210	92.588
58	92.967	93.374	93.780	94.187	94.593	95.000	95.407	95.813	96.220	96.626	97.033	97.439
59	97.846	98.283	98.721	99.158	99.596	100.033	100.471	100.908	101.345	101.783	102.220	102.658
60	103.095	103.567	104.039	104.511	104.983	105.455	105.927	106.399	106.871	107.343	107.815	108.287
61	108.759	109.270	109.781	110.292	110.803	111.314	111.825	112.336	112.847	113.358	113.869	114.380
62	114.891	115.446	116.002	116.557	117.112	117.668	118.223	118.778	119.334	119.889	120.444	121.000
63	121.555	122.161	122.767	123.372	123.978	124.584	125.190	125.795	126.401	127.007	127.613	128.218
64	128.824											

probe - def to 67

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**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*\*

**63 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*\*

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1=		1.0400	k1= 1.0750
k2=		1.0400	k2= 1.0750
k3=		1.0400	k3= 1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
30	30.221	30.325	30.428	30.532	30.635	30.739	30.843	30.946	31.050	31.153	31.257	31.360
31	31.464	31.572	31.680	31.788	31.896	32.004	32.112	32.220	32.328	32.436	32.544	32.652
32	32.760	32.873	32.985	33.098	33.210	33.323	33.436	33.548	33.661	33.773	33.886	33.998
33	34.111	34.228	34.346	34.463	34.580	34.697	34.815	34.932	35.049	35.166	35.284	35.401
34	35.518	35.640	35.763	35.885	36.008	36.130	36.253	36.375	36.497	36.620	36.742	36.865
35	36.987	37.115	37.243	37.370	37.498	37.626	37.754	37.881	38.009	38.137	38.265	38.392
36	38.520	38.654	38.787	38.921	39.054	39.188	39.321	39.455	39.588	39.722	39.855	39.989
37	40.122	40.261	40.401	40.540	40.680	40.819	40.959	41.098	41.237	41.377	41.516	41.656
38	41.795	41.941	42.087	42.233	42.378	42.524	42.670	42.816	42.962	43.108	43.253	43.399
39	43.545	43.698	43.850	44.003	44.155	44.308	44.460	44.613	44.765	44.918	45.070	45.223
40	45.375	45.535	45.694	45.854	46.014	46.173	46.333	46.493	46.652	46.812	46.972	47.131
41	47.291	47.458	47.625	47.793	47.960	48.127	48.294	48.461	48.628	48.796	48.963	49.130
42	49.297	49.472	49.648	49.823	49.998	50.173	50.349	50.524	50.699	50.874	51.050	51.225
43	51.400	51.584	51.768	51.952	52.136	52.320	52.504	52.687	52.871	53.055	53.239	53.423
44	53.607	53.800	53.993	54.187	54.380	54.573	54.766	54.959	55.152	55.346	55.539	55.732
45	55.925	56.128	56.331	56.534	56.737	56.940	57.143	57.346	57.549	57.752	57.955	58.158
46	58.361	58.575	58.788	59.002	59.216	59.429	59.643	59.857	60.070	60.284	60.498	60.711
47	60.925	61.150	61.376	61.601	61.826	62.051	62.277	62.502	62.727	62.952	63.178	63.403
48	63.628	63.866	64.104	64.341	64.579	64.817	65.055	65.292	65.530	65.768	66.006	66.243
49	66.481	66.732	66.983	67.235	67.486	67.737	67.988	68.239	68.490	68.742	68.993	69.244
50	69.495	69.761	70.026	70.292	70.558	70.823	71.089	71.355	71.620	71.886	72.152	72.417
51	72.683	72.965	73.246	73.528	73.809	74.091	74.373	74.654	74.936	75.217	75.499	75.780
52	76.062	76.361	76.660	76.959	77.258	77.557	77.856	78.155	78.454	78.753	79.052	79.351
53	79.650	79.968	80.286	80.604	80.922	81.240	81.558	81.875	82.193	82.511	82.829	83.147
54	83.465	83.804	84.142	84.481	84.820	85.158	85.497	85.836	86.174	86.513	86.852	87.190
55	87.529	87.890	88.251	88.612	88.972	89.333	89.694	90.055	90.416	90.777	91.137	91.498
56	91.859	92.245	92.630	93.016	93.402	93.787	94.173	94.559	94.944	95.330	95.716	96.101
57	96.487	96.900	97.313	97.726	98.139	98.552	98.965	99.378	99.791	100.204	100.617	101.030
58	101.443	101.887	102.330	102.774	103.218	103.661	104.105	104.549	104.992	105.436	105.880	106.323
59	106.767	107.244	107.722	108.199	108.676	109.154	109.631	110.108	110.586	111.063	111.540	112.018
60	112.495	113.010	113.525	114.040	114.555	115.070	115.586	116.101	116.616	117.131	117.646	118.161
61	118.676	119.234	119.791	120.349	120.906	121.464	122.022	122.579	123.137	123.694	124.252	124.809
62	125.367	125.973	126.579	127.185	127.791	128.397	129.003	129.608	130.214	130.820	131.426	132.032
63	132.638											

CONFIDENTIAL

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

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**62 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

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BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1=	1.0400	k1=	1.0750
k2=	1.0400	k2=	1.0750
k3=	1.0400	k3=	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
29	31.591	31.699	31.808	31.916	32.024	32.132	32.241	32.349	32.457	32.565	32.674	32.782
30	32.890	33.003	33.116	33.229	33.341	33.454	33.567	33.680	33.793	33.906	34.018	34.131
31	34.244	34.362	34.479	34.597	34.714	34.832	34.949	35.067	35.184	35.302	35.419	35.537
32	35.654	35.777	35.899	36.022	36.144	36.267	36.389	36.512	36.634	36.757	36.879	37.002
33	37.124	37.252	37.379	37.507	37.634	37.762	37.890	38.017	38.145	38.272	38.400	38.527
34	38.655	38.788	38.922	39.055	39.188	39.321	39.455	39.588	39.721	39.854	39.988	40.121
35	40.254	40.393	40.532	40.671	40.810	40.949	41.089	41.228	41.367	41.506	41.645	41.784
36	41.923	42.068	42.214	42.359	42.504	42.649	42.795	42.940	43.085	43.230	43.376	43.521
37	43.666	43.818	43.970	44.121	44.273	44.425	44.577	44.728	44.880	45.032	45.184	45.335
38	45.487	45.646	45.804	45.963	46.122	46.280	46.439	46.598	46.756	46.915	47.074	47.232
39	47.391	47.557	47.723	47.889	48.055	48.221	48.387	48.553	48.719	48.885	49.051	49.217
40	49.383	49.557	49.731	49.904	50.078	50.252	50.426	50.599	50.773	50.947	51.121	51.294
41	51.468	51.650	51.832	52.014	52.196	52.378	52.560	52.742	52.924	53.106	53.288	53.470
42	53.652	53.843	54.034	54.224	54.415	54.606	54.797	54.987	55.178	55.369	55.560	55.750
43	55.941	56.141	56.341	56.542	56.742	56.942	57.142	57.342	57.542	57.743	57.943	58.143
44	58.343	58.553	58.763	58.974	59.184	59.394	59.604	59.814	60.024	60.235	60.445	60.655
45	60.865	61.086	61.307	61.528	61.749	61.970	62.191	62.411	62.632	62.853	63.074	63.295
46	63.516	63.749	63.981	64.214	64.446	64.679	64.911	65.144	65.376	65.609	65.841	66.074
47	66.306	66.551	66.796	67.042	67.287	67.532	67.777	68.022	68.267	68.513	68.758	69.003
48	69.248	69.507	69.766	70.024	70.283	70.542	70.801	71.059	71.318	71.577	71.836	72.094
49	72.353	72.626	72.900	73.173	73.446	73.720	73.993	74.266	74.540	74.813	75.086	75.360
50	75.633	75.922	76.211	76.501	76.790	77.079	77.368	77.657	77.946	78.236	78.525	78.814
51	79.103	79.409	79.716	80.022	80.329	80.635	80.942	81.248	81.554	81.861	82.167	82.474
52	82.780	83.105	83.431	83.756	84.082	84.407	84.733	85.058	85.383	85.709	86.034	86.360
53	86.685	87.031	87.377	87.723	88.069	88.415	88.762	89.108	89.454	89.800	90.146	90.492
54	90.838	91.207	91.575	91.944	92.312	92.681	93.049	93.418	93.786	94.155	94.523	94.892
55	95.260	95.653	96.046	96.439	96.831	97.224	97.617	98.010	98.403	98.796	99.188	99.581
56	99.974	100.394	100.813	101.233	101.652	102.072	102.492	102.911	103.331	103.750	104.170	104.589
57	105.009	105.459	105.908	106.358	106.807	107.257	107.707	108.156	108.606	109.055	109.505	109.954
58	110.404	110.887	111.370	111.853	112.335	112.818	113.301	113.784	114.267	114.750	115.232	115.715
59	116.198	116.718	117.237	117.757	118.276	118.796	119.315	119.835	120.354	120.874	121.393	121.913
60	122.432	122.993	123.553	124.114	124.674	125.235	125.795	126.356	126.916	127.476	128.037	128.598
61	129.158	129.765	130.372	130.979	131.586	132.193	132.800	133.406	134.013	134.620	135.227	135.834
62	136.441											

MercerFL0004330

CONFIDENTIAL

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**61 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1 =		1.0400	k1 = 1.0750
k2 =		1.0400	k2 = 1.0750
k3 =		1.0400	k3 = 1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
28	32.943	33.056	33.169	33.282	33.394	33.507	33.620	33.733	33.846	33.959	34.071	34.184
29	34.297	34.415	34.532	34.650	34.767	34.885	35.002	35.120	35.237	35.355	35.472	35.590
30	35.707	35.830	35.952	36.075	36.197	36.320	36.442	36.565	36.687	36.810	36.932	37.055
31	37.177	37.305	37.432	37.560	37.687	37.815	37.943	38.070	38.198	38.325	38.453	38.580
32	38.708	38.841	38.974	39.107	39.240	39.373	39.506	39.639	39.772	39.905	40.038	40.171
33	40.304	40.443	40.581	40.720	40.858	40.997	41.136	41.274	41.413	41.551	41.690	41.828
34	41.967	42.112	42.256	42.401	42.545	42.690	42.835	42.979	43.124	43.268	43.413	43.557
35	43.702	43.853	44.004	44.155	44.306	44.457	44.608	44.759	44.910	45.061	45.212	45.363
36	45.514	45.672	45.829	45.987	46.145	46.302	46.460	46.618	46.775	46.933	47.091	47.248
37	47.406	47.571	47.736	47.900	48.065	48.230	48.395	48.559	48.724	48.889	49.054	49.218
38	49.383	49.555	49.728	49.900	50.072	50.245	50.417	50.589	50.762	50.934	51.106	51.279
39	51.451	51.631	51.811	51.992	52.172	52.352	52.532	52.712	52.892	53.073	53.253	53.433
40	53.613	53.802	53.990	54.179	54.368	54.556	54.745	54.934	55.122	55.311	55.500	55.688
41	55.877	56.075	56.272	56.470	56.667	56.865	57.062	57.260	57.457	57.655	57.852	58.050
42	58.247	58.454	58.661	58.868	59.075	59.282	59.490	59.697	59.904	60.111	60.318	60.525
43	60.732	60.949	61.167	61.384	61.601	61.819	62.036	62.253	62.471	62.688	62.905	63.123
44	63.340	63.568	63.796	64.025	64.253	64.481	64.709	64.937	65.165	65.394	65.622	65.850
45	66.078	66.318	66.558	66.798	67.038	67.278	67.518	67.757	67.997	68.237	68.477	68.717
46	68.957	69.209	69.462	69.714	69.967	70.219	70.472	70.724	70.976	71.229	71.481	71.734
47	71.986	72.252	72.518	72.785	73.051	73.317	73.583	73.849	74.115	74.382	74.648	74.914
48	75.180	75.461	75.742	76.023	76.304	76.585	76.866	77.146	77.427	77.708	77.989	78.270
49	78.551	78.848	79.145	79.441	79.738	80.035	80.332	80.628	80.925	81.222	81.519	81.815
50	82.112	82.426	82.740	83.054	83.368	83.682	83.996	84.309	84.623	84.937	85.251	85.565
51	85.879	86.212	86.544	86.877	87.210	87.542	87.875	88.208	88.540	88.873	89.206	89.538
52	89.871	90.224	90.578	90.931	91.284	91.638	91.991	92.344	92.698	93.051	93.404	93.758
53	94.111	94.487	94.862	95.238	95.614	95.989	96.365	96.741	97.116	97.492	97.868	98.243
54	98.619	99.019	99.419	99.819	100.219	100.619	101.020	101.420	101.820	102.220	102.620	103.020
55	103.420	103.846	104.273	104.699	105.126	105.552	105.979	106.405	106.831	107.258	107.684	108.111
56	108.537	108.993	109.448	109.904	110.359	110.815	111.271	111.726	112.182	112.637	113.093	113.548
57	114.004	114.492	114.980	115.468	115.956	116.444	116.933	117.421	117.909	118.397	118.885	119.373
58	119.861	120.385	120.910	121.434	121.958	122.482	123.007	123.531	124.055	124.579	125.104	125.628
59	126.152	126.716	127.280	127.844	128.408	128.972	129.536	130.099	130.663	131.227	131.791	132.355
60	132.919	133.528	134.136	134.745	135.353	135.962	136.571	137.179	137.788	138.396	139.005	139.613
61	140.222											

MercerFL0004331

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**60 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

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BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1 =	1.0400	k1 =	1.0750
k2 =	1.0400	k2 =	1.0750
k3 =	1.0400	k3 =	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
26	32.918	33.031	33.144	33.257	33.370	33.483	33.596	33.708	33.821	33.934	34.047	34.160
27	34.273	34.390	34.508	34.625	34.743	34.860	34.978	35.095	35.212	35.330	35.447	35.565
28	35.682	35.804	35.927	36.049	36.171	36.293	36.416	36.538	36.660	36.782	36.905	37.027
29	37.149	37.276	37.404	37.531	37.658	37.786	37.913	38.040	38.168	38.295	38.422	38.550
30	38.677	38.810	38.942	39.075	39.207	39.340	39.473	39.605	39.738	39.870	40.003	40.135
31	40.268	40.406	40.545	40.683	40.821	40.959	41.098	41.236	41.374	41.512	41.651	41.789
32	41.927	42.071	42.215	42.359	42.503	42.647	42.791	42.935	43.079	43.223	43.367	43.511
33	43.655	43.805	43.955	44.105	44.255	44.405	44.556	44.706	44.856	45.006	45.156	45.306
34	45.456	45.613	45.769	45.926	46.083	46.239	46.396	46.553	46.709	46.866	47.023	47.179
35	47.336	47.500	47.663	47.827	47.990	48.154	48.317	48.481	48.644	48.808	48.971	49.135
36	49.298	49.469	49.640	49.811	49.981	50.152	50.323	50.494	50.665	50.836	51.006	51.177
37	51.348	51.527	51.705	51.884	52.062	52.241	52.419	52.598	52.776	52.955	53.133	53.312
38	53.490	53.677	53.863	54.050	54.236	54.423	54.610	54.796	54.983	55.169	55.356	55.542
39	55.729	55.924	56.119	56.315	56.510	56.705	56.900	57.095	57.290	57.486	57.681	57.876
40	58.071	58.275	58.480	58.684	58.888	59.093	59.297	59.501	59.706	59.910	60.114	60.319
41	60.523	60.737	60.951	61.165	61.379	61.593	61.807	62.021	62.235	62.449	62.663	62.877
42	63.091	63.315	63.540	63.764	63.988	64.212	64.437	64.661	64.885	65.109	65.334	65.558
43	65.782	66.017	66.253	66.488	66.724	66.959	67.195	67.430	67.665	67.901	68.136	68.372
44	68.607	68.854	69.101	69.349	69.596	69.843	70.090	70.337	70.584	70.832	71.079	71.326
45	71.573	71.833	72.093	72.352	72.612	72.872	73.132	73.391	73.651	73.911	74.171	74.430
46	74.690	74.964	75.237	75.511	75.784	76.058	76.331	76.605	76.878	77.152	77.425	77.699
47	77.972	78.260	78.549	78.837	79.125	79.413	79.702	79.990	80.278	80.566	80.855	81.143
48	81.431	81.735	82.040	82.344	82.648	82.953	83.257	83.561	83.866	84.170	84.474	84.779
49	85.083	85.404	85.726	86.047	86.369	86.690	87.012	87.333	87.654	87.976	88.297	88.619
50	88.940	89.280	89.620	89.960	90.300	90.640	90.980	91.320	91.660	92.000	92.340	92.680
51	93.020	93.380	93.741	94.101	94.461	94.822	95.182	95.542	95.903	96.263	96.623	96.984
52	97.344	97.727	98.109	98.492	98.875	99.257	99.640	100.023	100.405	100.788	101.171	101.553
53	101.936	102.343	102.750	103.157	103.564	103.971	104.378	104.785	105.192	105.599	106.006	106.413
54	106.820	107.253	107.687	108.120	108.553	108.987	109.420	109.853	110.287	110.720	111.153	111.587
55	112.020	112.482	112.944	113.406	113.867	114.329	114.791	115.253	115.715	116.177	116.638	117.100
56	117.562	118.056	118.549	119.043	119.536	120.030	120.523	121.017	121.510	122.004	122.497	122.991
57	123.484	124.013	124.541	125.070	125.599	126.127	126.656	127.185	127.713	128.242	128.771	129.299
58	129.828	130.396	130.964	131.532	132.099	132.667	133.235	133.803	134.371	134.939	135.506	136.074
59	136.642	137.253	137.864	138.475	139.085	139.696	140.307	140.918	141.529	142.140	142.750	143.361
60	143.972											

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MercerFL0004332

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*\*

**59 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1 =	1.0400	k1 =	1.0750
k2 =	1.0400	k2 =	1.0750
k3 =	1.0400	k3 =	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
25	34.171	34.288	34.406	34.523	34.640	34.757	34.875	34.992	35.109	35.226	35.344	35.461
26	35.578	35.700	35.822	35.944	36.066	36.188	36.310	36.432	36.554	36.676	36.798	36.920
27	37.042	37.169	37.296	37.423	37.550	37.677	37.804	37.930	38.057	38.184	38.311	38.438
28	38.565	38.697	38.829	38.961	39.093	39.225	39.358	39.490	39.622	39.754	39.886	40.018
29	40.150	40.288	40.425	40.563	40.701	40.838	40.976	41.114	41.251	41.389	41.527	41.664
30	41.802	41.945	42.089	42.232	42.375	42.519	42.662	42.805	42.949	43.092	43.235	43.379
31	43.522	43.671	43.821	43.970	44.120	44.269	44.419	44.568	44.717	44.867	45.016	45.166
32	45.315	45.471	45.626	45.782	45.938	46.093	46.249	46.405	46.560	46.716	46.872	47.027
33	47.183	47.345	47.507	47.670	47.832	47.994	48.156	48.318	48.480	48.643	48.805	48.967
34	49.129	49.298	49.468	49.637	49.806	49.976	50.145	50.314	50.484	50.653	50.822	50.992
35	51.161	51.338	51.515	51.691	51.868	52.045	52.222	52.398	52.575	52.752	52.929	53.105
36	53.282	53.467	53.651	53.836	54.020	54.205	54.390	54.574	54.759	54.943	55.128	55.312
37	55.497	55.690	55.883	56.076	56.269	56.462	56.655	56.847	57.040	57.233	57.426	57.619
38	57.812	58.014	58.215	58.417	58.619	58.820	59.022	59.224	59.425	59.627	59.829	60.030
39	60.232	60.443	60.654	60.865	61.076	61.287	61.498	61.709	61.920	62.131	62.342	62.553
40	62.764	62.985	63.206	63.426	63.647	63.868	64.089	64.309	64.530	64.751	64.972	65.192
41	65.413	65.644	65.876	66.107	66.338	66.570	66.801	67.032	67.264	67.495	67.726	67.958
42	68.189	68.431	68.674	68.916	69.159	69.401	69.644	69.886	70.128	70.371	70.613	70.856
43	71.098	71.352	71.607	71.861	72.116	72.370	72.625	72.879	73.133	73.388	73.642	73.897
44	74.151	74.418	74.685	74.952	75.219	75.486	75.754	76.021	76.288	76.555	76.822	77.089
45	77.356	77.637	77.918	78.199	78.479	78.760	79.041	79.322	79.603	79.884	80.164	80.445
46	80.726	81.022	81.317	81.613	81.908	82.204	82.499	82.795	83.090	83.386	83.681	83.977
47	84.272	84.584	84.895	85.207	85.518	85.830	86.142	86.453	86.765	87.076	87.388	87.699
48	88.011	88.340	88.669	88.998	89.327	89.656	89.985	90.313	90.642	90.971	91.300	91.629
49	91.958	92.305	92.653	93.000	93.348	93.695	94.043	94.390	94.737	95.085	95.432	95.780
50	96.127	96.494	96.862	97.229	97.597	97.964	98.332	98.699	99.066	99.434	99.801	100.169
51	100.536	100.926	101.315	101.705	102.094	102.484	102.873	103.263	103.652	104.042	104.431	104.821
52	105.210	105.624	106.037	106.451	106.864	107.278	107.692	108.105	108.519	108.932	109.346	109.759
53	110.173	110.613	111.053	111.493	111.932	112.372	112.812	113.252	113.692	114.132	114.571	115.011
54	115.451	115.919	116.388	116.856	117.324	117.793	118.261	118.729	119.198	119.666	120.134	120.603
55	121.071	121.570	122.070	122.569	123.068	123.567	124.067	124.566	125.065	125.564	126.064	126.563
56	127.062	127.595	128.129	128.662	129.195	129.729	130.262	130.795	131.329	131.862	132.395	132.929
57	133.462	134.033	134.605	135.176	135.747	136.319	136.890	137.461	138.033	138.604	139.175	139.747
58	140.318	140.932	141.546	142.159	142.773	143.387	144.001	144.614	145.228	145.842	146.456	147.069
59	147.683											



CONFIDENTIAL

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

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**58 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
<b>GREATER FACTOR PRODUCED FROM</b>			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1 =		1.0400	k1 = 1.0750
k2 =		1.0400	k2 = 1.0750
k3 =		1.0400	k3 = 1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
24	35.398	35.520	35.641	35.763	35.884	36.006	36.128	36.249	36.371	36.492	36.614	36.735
25	36.857	36.983	37.110	37.236	37.363	37.489	37.616	37.742	37.868	37.995	38.121	38.248
26	38.374	38.506	38.637	38.769	38.901	39.032	39.164	39.296	39.427	39.559	39.691	39.822
27	39.954	40.091	40.228	40.365	40.502	40.639	40.776	40.912	41.049	41.186	41.323	41.460
28	41.597	41.739	41.882	42.024	42.167	42.309	42.452	42.594	42.736	42.879	43.021	43.164
29	43.306	43.454	43.603	43.751	43.900	44.048	44.197	44.345	44.493	44.642	44.790	44.939
30	45.087	45.242	45.396	45.551	45.706	45.860	46.015	46.170	46.324	46.479	46.634	46.788
31	46.943	47.104	47.265	47.427	47.588	47.749	47.910	48.071	48.232	48.394	48.555	48.716
32	48.877	49.045	49.213	49.381	49.548	49.716	49.884	50.052	50.220	50.388	50.555	50.723
33	50.891	51.066	51.241	51.416	51.591	51.766	51.941	52.116	52.291	52.466	52.641	52.816
34	52.991	53.174	53.356	53.539	53.721	53.904	54.087	54.269	54.452	54.634	54.817	54.999
35	55.182	55.373	55.563	55.754	55.945	56.135	56.326	56.517	56.707	56.898	57.089	57.279
36	57.470	57.669	57.868	58.067	58.266	58.465	58.665	58.864	59.063	59.262	59.461	59.660
37	59.859	60.067	60.275	60.483	60.691	60.899	61.108	61.316	61.524	61.732	61.940	62.148
38	62.356	62.574	62.791	63.009	63.226	63.444	63.662	63.879	64.097	64.314	64.532	64.749
39	64.967	65.195	65.422	65.650	65.877	66.105	66.332	66.560	66.787	67.015	67.242	67.470
40	67.697	67.935	68.173	68.412	68.650	68.888	69.126	69.364	69.602	69.841	70.079	70.317
41	70.555	70.804	71.054	71.303	71.553	71.802	72.052	72.301	72.550	72.800	73.049	73.299
42	73.548	73.810	74.071	74.333	74.594	74.856	75.117	75.379	75.640	75.902	76.163	76.425
43	76.686	76.960	77.235	77.509	77.784	78.058	78.333	78.607	78.881	79.156	79.430	79.705
44	79.979	80.267	80.555	80.844	81.132	81.420	81.708	81.996	82.284	82.573	82.861	83.149
45	83.437	83.740	84.043	84.346	84.648	84.951	85.254	85.557	85.860	86.163	86.465	86.768
46	87.071	87.390	87.709	88.027	88.346	88.665	88.984	89.302	89.621	89.940	90.259	90.577
47	90.896	91.232	91.568	91.904	92.240	92.576	92.913	93.249	93.585	93.921	94.257	94.593
48	94.929	95.284	95.639	95.993	96.348	96.703	97.058	97.412	97.767	98.122	98.477	98.831
49	99.186	99.561	99.936	100.310	100.685	101.060	101.435	101.809	102.184	102.559	102.934	103.308
50	103.683	104.079	104.476	104.872	105.268	105.665	106.061	106.457	106.854	107.250	107.646	108.043
51	108.439	108.859	109.279	109.699	110.119	110.539	110.960	111.380	111.800	112.220	112.640	113.060
52	113.480	113.926	114.372	114.818	115.264	115.710	116.157	116.603	117.049	117.495	117.941	118.387
53	118.833	119.307	119.782	120.256	120.731	121.205	121.680	122.154	122.628	123.103	123.577	124.052
54	124.526	125.031	125.536	126.042	126.547	127.052	127.557	128.062	128.567	129.073	129.578	130.083
55	130.588	131.126	131.665	132.203	132.742	133.280	133.819	134.357	134.895	135.434	135.972	136.511
56	137.049	137.624	138.200	138.775	139.350	139.926	140.501	141.076	141.652	142.227	142.802	143.378
57	143.953	144.569	145.185	145.802	146.418	147.034	147.650	148.266	148.882	149.499	150.115	150.731
58	151.347											

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**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**57 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT =		4.50%	OR: INT = 7.50%
k1 =		1.0400	k1 = 1.0750
k2 =		1.0400	k2 = 1.0750
k3 =		1.0400	k3 = 1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
23	36.599	36.725	36.851	36.976	37.102	37.228	37.354	37.479	37.605	37.731	37.857	37.982
24	38.108	38.239	38.370	38.501	38.631	38.762	38.893	39.024	39.155	39.286	39.416	39.547
25	39.678	39.814	39.950	40.086	40.222	40.358	40.495	40.631	40.767	40.903	41.039	41.175
26	41.311	41.453	41.594	41.736	41.878	42.019	42.161	42.303	42.444	42.586	42.728	42.869
27	43.011	43.158	43.306	43.453	43.601	43.748	43.896	44.043	44.190	44.338	44.485	44.633
28	44.780	44.933	45.087	45.240	45.394	45.547	45.701	45.854	46.007	46.161	46.314	46.468
29	46.621	46.781	46.941	47.100	47.260	47.420	47.580	47.739	47.899	48.059	48.219	48.378
30	48.538	48.705	48.871	49.038	49.204	49.371	49.537	49.704	49.870	50.037	50.203	50.370
31	50.536	50.709	50.883	51.056	51.230	51.403	51.577	51.750	51.923	52.097	52.270	52.444
32	52.617	52.798	52.979	53.159	53.340	53.521	53.702	53.882	54.063	54.244	54.425	54.605
33	54.786	54.974	55.163	55.351	55.540	55.728	55.917	56.105	56.293	56.482	56.670	56.859
34	57.047	57.244	57.440	57.637	57.833	58.030	58.227	58.423	58.620	58.816	59.013	59.209
35	59.406	59.611	59.816	60.022	60.227	60.432	60.637	60.842	61.047	61.253	61.458	61.663
36	61.868	62.082	62.297	62.511	62.726	62.940	63.155	63.369	63.583	63.798	64.012	64.227
37	64.441	64.665	64.889	65.113	65.337	65.561	65.785	66.009	66.233	66.457	66.681	66.905
38	67.129	67.363	67.597	67.832	68.066	68.300	68.534	68.768	69.002	69.237	69.471	69.705
39	69.939	70.184	70.429	70.674	70.919	71.164	71.409	71.654	71.899	72.144	72.389	72.634
40	72.879	73.135	73.392	73.648	73.904	74.161	74.417	74.673	74.930	75.186	75.442	75.699
41	75.955	76.224	76.492	76.761	77.029	77.298	77.567	77.835	78.104	78.372	78.641	78.909
42	79.178	79.460	79.741	80.023	80.304	80.586	80.867	81.149	81.430	81.712	81.993	82.275
43	82.556	82.851	83.147	83.442	83.737	84.033	84.328	84.623	84.919	85.214	85.509	85.805
44	86.100	86.410	86.721	87.031	87.341	87.651	87.962	88.272	88.582	88.892	89.203	89.513
45	89.823	90.149	90.475	90.801	91.127	91.453	91.779	92.105	92.431	92.757	93.083	93.409
46	93.735	94.078	94.421	94.765	95.108	95.451	95.794	96.137	96.480	96.824	97.167	97.510
47	97.853	98.215	98.577	98.939	99.300	99.662	100.024	100.386	100.748	101.110	101.471	101.833
48	102.195	102.577	102.959	103.341	103.722	104.104	104.486	104.868	105.250	105.632	106.013	106.395
49	106.777	107.180	107.584	107.987	108.391	108.794	109.198	109.601	110.004	110.408	110.811	111.215
50	111.618	112.045	112.471	112.898	113.325	113.751	114.178	114.605	115.031	115.458	115.885	116.311
51	116.738	117.190	117.643	118.095	118.547	118.999	119.452	119.904	120.356	120.808	121.261	121.713
52	122.165	122.645	123.126	123.606	124.086	124.566	125.047	125.527	126.007	126.487	126.968	127.448
53	127.928	128.439	128.949	129.460	129.971	130.481	130.992	131.503	132.013	132.524	133.035	133.545
54	134.056	134.600	135.144	135.688	136.231	136.775	137.319	137.863	138.407	138.951	139.494	140.038
55	140.582	141.162	141.741	142.321	142.901	143.480	144.060	144.640	145.219	145.799	146.379	146.958
56	147.538	148.157	148.777	149.396	150.015	150.635	151.254	151.873	152.493	153.112	153.731	154.351
57	154.970											



**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**56 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

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BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1=	1.0400	k1=	1.0750
k2=	1.0400	k2=	1.0750
k3=	1.0400	k3=	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
22	37.770	37.900	38.030	38.160	38.290	38.420	38.550	38.679	38.809	38.939	39.069	39.199
23	39.329	39.464	39.599	39.734	39.869	40.004	40.140	40.275	40.410	40.545	40.680	40.815
24	40.950	41.091	41.231	41.372	41.512	41.653	41.794	41.934	42.075	42.215	42.356	42.496
25	42.637	42.783	42.930	43.076	43.222	43.369	43.515	43.661	43.808	43.954	44.100	44.247
26	44.393	44.545	44.698	44.850	45.002	45.154	45.307	45.459	45.611	45.763	45.916	46.068
27	46.220	46.378	46.537	46.695	46.854	47.012	47.171	47.329	47.487	47.646	47.804	47.963
28	48.121	48.286	48.451	48.615	48.780	48.945	49.110	49.274	49.439	49.604	49.769	49.933
29	50.098	50.270	50.442	50.613	50.785	50.957	51.129	51.300	51.472	51.644	51.816	51.987
30	52.159	52.338	52.517	52.696	52.875	53.054	53.233	53.411	53.590	53.769	53.948	54.127
31	54.306	54.492	54.679	54.865	55.051	55.238	55.424	55.610	55.797	55.983	56.169	56.356
32	56.542	56.736	56.931	57.125	57.319	57.513	57.708	57.902	58.096	58.290	58.485	58.679
33	58.873	59.075	59.278	59.480	59.683	59.885	60.088	60.290	60.492	60.695	60.897	61.100
34	61.302	61.513	61.725	61.936	62.147	62.358	62.570	62.781	62.992	63.203	63.415	63.626
35	63.837	64.058	64.278	64.499	64.719	64.940	65.160	65.381	65.601	65.822	66.042	66.263
36	66.483	66.713	66.944	67.174	67.404	67.635	67.865	68.095	68.326	68.556	68.786	69.017
37	69.247	69.488	69.729	69.969	70.210	70.451	70.692	70.932	71.173	71.414	71.655	71.895
38	72.136	72.388	72.639	72.891	73.143	73.394	73.646	73.898	74.149	74.401	74.653	74.904
39	75.156	75.419	75.683	75.946	76.209	76.472	76.736	76.999	77.262	77.525	77.789	78.052
40	78.315	78.591	78.866	79.142	79.417	79.693	79.968	80.244	80.519	80.795	81.070	81.346
41	81.621	81.910	82.198	82.487	82.775	83.064	83.353	83.641	83.930	84.218	84.507	84.795
42	85.084	85.387	85.689	85.992	86.294	86.597	86.899	87.202	87.504	87.807	88.109	88.412
43	88.714	89.031	89.349	89.666	89.984	90.301	90.619	90.936	91.253	91.571	91.888	92.206
44	92.523	92.856	93.190	93.523	93.856	94.190	94.523	94.856	95.190	95.523	95.856	96.190
45	96.523	96.873	97.224	97.574	97.924	98.275	98.625	98.975	99.326	99.676	100.026	100.377
46	100.727	101.096	101.465	101.833	102.202	102.571	102.940	103.308	103.677	104.046	104.415	104.783
47	105.152	105.541	105.930	106.319	106.707	107.096	107.485	107.874	108.263	108.652	109.040	109.429
48	109.818	110.228	110.639	111.049	111.459	111.870	112.280	112.690	113.101	113.511	113.921	114.332
49	114.742	115.176	115.609	116.043	116.476	116.910	117.343	117.777	118.210	118.644	119.077	119.511
50	119.944	120.403	120.861	121.320	121.778	122.237	122.695	123.154	123.612	124.071	124.529	124.988
51	125.446	125.932	126.418	126.904	127.390	127.876	128.362	128.847	129.333	129.819	130.305	130.791
52	131.277	131.793	132.309	132.825	133.341	133.857	134.374	134.890	135.406	135.922	136.438	136.954
53	137.470	138.019	138.568	139.117	139.665	140.214	140.763	141.312	141.861	142.410	142.958	143.507
54	144.056	144.640	145.225	145.809	146.394	146.978	147.563	148.147	148.731	149.316	149.900	150.485
55	151.069	151.692	152.315	152.938	153.561	154.184	154.807	155.429	156.052	156.675	157.298	157.921
56	158.544											

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**55 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
<u>GREATER FACTOR PRODUCED FROM</u>			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1=		1.0400	k1= 1.0750
k2=		1.0400	k2= 1.0750
k3=		1.0400	k3= 1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	38.911	39.045	39.179	39.313	39.447	39.581	39.715	39.849	39.983	40.117	40.251	40.385
22	40.519	40.658	40.798	40.937	41.076	41.216	41.355	41.494	41.634	41.773	41.912	42.052
23	42.191	42.336	42.481	42.626	42.771	42.916	43.061	43.205	43.350	43.495	43.640	43.785
24	43.930	44.081	44.232	44.383	44.533	44.684	44.835	44.986	45.137	45.288	45.438	45.589
25	45.740	45.897	46.054	46.211	46.368	46.525	46.682	46.838	46.995	47.152	47.309	47.466
26	47.623	47.786	47.950	48.113	48.276	48.440	48.603	48.766	48.930	49.093	49.256	49.420
27	49.583	49.753	49.923	50.093	50.263	50.433	50.603	50.772	50.942	51.112	51.282	51.452
28	51.622	51.799	51.976	52.153	52.329	52.506	52.683	52.860	53.037	53.214	53.390	53.567
29	53.744	53.928	54.112	54.297	54.481	54.665	54.849	55.033	55.217	55.402	55.586	55.770
30	55.954	56.146	56.338	56.530	56.722	56.914	57.106	57.297	57.489	57.681	57.873	58.065
31	58.257	58.457	58.657	58.857	59.057	59.257	59.457	59.657	59.857	60.057	60.257	60.457
32	60.657	60.865	61.074	61.282	61.490	61.699	61.907	62.115	62.324	62.532	62.740	62.949
33	63.157	63.374	63.591	63.809	64.026	64.243	64.460	64.677	64.894	65.112	65.329	65.546
34	65.763	65.990	66.216	66.443	66.669	66.896	67.123	67.349	67.576	67.802	68.029	68.255
35	68.482	68.719	68.955	69.192	69.428	69.665	69.902	70.138	70.375	70.611	70.848	71.084
36	71.321	71.568	71.815	72.062	72.309	72.556	72.804	73.051	73.298	73.545	73.792	74.039
37	74.286	74.544	74.803	75.061	75.319	75.577	75.836	76.094	76.352	76.610	76.869	77.127
38	77.385	77.655	77.925	78.195	78.465	78.735	79.005	79.275	79.545	79.815	80.085	80.355
39	80.625	80.907	81.190	81.472	81.754	82.037	82.319	82.601	82.884	83.166	83.448	83.731
40	84.013	84.309	84.604	84.900	85.195	85.491	85.787	86.082	86.378	86.673	86.969	87.264
41	87.560	87.870	88.179	88.489	88.798	89.108	89.418	89.727	90.037	90.346	90.656	90.965
42	91.275	91.600	91.924	92.249	92.573	92.898	93.222	93.547	93.871	94.196	94.520	94.845
43	95.169	95.510	95.850	96.191	96.531	96.872	97.213	97.553	97.894	98.234	98.575	98.915
44	99.256	99.614	99.971	100.329	100.686	101.044	101.401	101.759	102.116	102.474	102.831	103.189
45	103.546	103.922	104.298	104.674	105.050	105.426	105.802	106.177	106.553	106.929	107.305	107.681
46	108.057	108.453	108.848	109.244	109.639	110.035	110.431	110.826	111.222	111.617	112.013	112.408
47	112.804	113.221	113.638	114.055	114.472	114.889	115.307	115.724	116.141	116.558	116.975	117.392
48	117.809	118.249	118.689	119.130	119.570	120.010	120.450	120.890	121.330	121.771	122.211	122.651
49	123.091	123.556	124.021	124.486	124.951	125.416	125.882	126.347	126.812	127.277	127.742	128.207
50	128.672	129.164	129.656	130.148	130.639	131.131	131.623	132.115	132.607	133.099	133.590	134.082
51	134.574	135.095	135.617	136.138	136.659	137.181	137.702	138.223	138.745	139.266	139.787	140.309
52	140.830	141.384	141.937	142.491	143.045	143.598	144.152	144.706	145.259	145.813	146.367	146.920
53	147.474	148.063	148.651	149.240	149.829	150.417	151.006	151.595	152.183	152.772	153.361	153.949
54	154.538	155.165	155.792	156.419	157.046	157.673	158.300	158.926	159.553	160.180	160.807	161.434
55	162.061											

CONFIDENTIAL

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

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**54 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1=		1.0400	k1= 1.0750
k2=		1.0400	k2= 1.0750
k3=		1.0400	k3= 1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	41.676	41.820	41.963	42.107	42.250	42.394	42.537	42.681	42.824	42.968	43.111	43.255
22	43.398	43.547	43.697	43.846	43.995	44.144	44.294	44.443	44.592	44.741	44.891	45.040
23	45.189	45.344	45.499	45.655	45.810	45.965	46.120	46.275	46.430	46.586	46.741	46.896
24	47.051	47.213	47.374	47.536	47.697	47.859	48.021	48.182	48.344	48.505	48.667	48.828
25	48.990	49.158	49.326	49.494	49.662	49.830	49.999	50.167	50.335	50.503	50.671	50.839
26	51.007	51.182	51.357	51.532	51.707	51.882	52.057	52.231	52.406	52.581	52.756	52.931
27	53.106	53.288	53.470	53.652	53.834	54.016	54.198	54.380	54.562	54.744	54.926	55.108
28	55.290	55.479	55.669	55.858	56.048	56.237	56.427	56.616	56.805	56.995	57.184	57.374
29	57.563	57.760	57.958	58.155	58.352	58.549	58.747	58.944	59.141	59.338	59.536	59.733
30	59.930	60.136	60.341	60.547	60.752	60.958	61.163	61.369	61.574	61.780	61.985	62.191
31	62.396	62.610	62.824	63.039	63.253	63.467	63.681	63.895	64.109	64.324	64.538	64.752
32	64.966	65.189	65.412	65.636	65.859	66.082	66.305	66.528	66.751	66.975	67.198	67.421
33	67.644	67.877	68.109	68.342	68.574	68.807	69.040	69.272	69.505	69.737	69.970	70.202
34	70.435	70.678	70.921	71.163	71.406	71.649	71.892	72.134	72.377	72.620	72.863	73.105
35	73.348	73.601	73.855	74.108	74.362	74.615	74.869	75.122	75.375	75.629	75.882	76.136
36	76.389	76.654	76.918	77.183	77.447	77.712	77.977	78.241	78.506	78.770	79.035	79.299
37	79.564	79.841	80.117	80.394	80.670	80.947	81.224	81.500	81.777	82.053	82.330	82.606
38	82.883	83.172	83.461	83.751	84.040	84.329	84.618	84.907	85.196	85.486	85.775	86.064
39	86.353	86.656	86.958	87.261	87.563	87.866	88.168	88.471	88.773	89.076	89.378	89.681
40	89.983	90.300	90.616	90.933	91.249	91.566	91.882	92.199	92.515	92.832	93.148	93.465
41	93.781	94.113	94.444	94.776	95.107	95.439	95.771	96.102	96.434	96.765	97.097	97.428
42	97.760	98.108	98.455	98.803	99.150	99.498	99.846	100.193	100.541	100.888	101.236	101.583
43	101.931	102.296	102.661	103.025	103.390	103.755	104.120	104.484	104.849	105.214	105.579	105.943
44	106.308	106.691	107.074	107.457	107.840	108.223	108.606	108.988	109.371	109.754	110.137	110.520
45	110.903	111.306	111.708	112.111	112.513	112.916	113.319	113.721	114.124	114.526	114.929	115.331
46	115.734	116.158	116.582	117.005	117.429	117.853	118.277	118.700	119.124	119.548	119.972	120.395
47	120.819	121.266	121.712	122.159	122.606	123.052	123.499	123.946	124.392	124.839	125.286	125.732
48	126.179	126.651	127.122	127.594	128.065	128.537	129.008	129.480	129.951	130.423	130.894	131.366
49	131.837	132.335	132.833	133.331	133.829	134.327	134.825	135.324	135.822	136.320	136.818	137.316
50	137.814	138.341	138.868	139.395	139.921	140.448	140.975	141.502	142.029	142.556	143.082	143.609
51	144.136	144.694	145.253	145.811	146.369	146.928	147.486	148.044	148.603	149.161	149.719	150.278
52	150.836	151.429	152.022	152.615	153.208	153.801	154.394	154.987	155.580	156.173	156.766	157.359
53	157.952	158.583	159.213	159.844	160.474	161.105	161.736	162.366	162.997	163.627	164.258	164.888
54	165.519											

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**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**53 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1=		1.0400	k1= 1.0750
k2=		1.0400	k2= 1.0750
k3=		1.0400	k3= 1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	44.570	44.723	44.877	45.030	45.184	45.337	45.491	45.644	45.797	45.951	46.104	46.258
22	46.411	46.571	46.730	46.890	47.050	47.209	47.369	47.529	47.688	47.848	48.008	48.167
23	48.327	48.493	48.659	48.825	48.991	49.157	49.323	49.488	49.654	49.820	49.986	50.152
24	50.318	50.491	50.664	50.836	51.009	51.182	51.355	51.527	51.700	51.873	52.046	52.218
25	52.391	52.571	52.751	52.931	53.110	53.290	53.470	53.650	53.830	54.010	54.189	54.369
26	54.549	54.736	54.923	55.110	55.297	55.484	55.671	55.858	56.045	56.232	56.419	56.606
27	56.793	56.988	57.182	57.377	57.572	57.766	57.961	58.156	58.350	58.545	58.740	58.934
28	59.129	59.332	59.534	59.737	59.939	60.142	60.344	60.547	60.749	60.952	61.154	61.357
29	61.559	61.770	61.981	62.192	62.403	62.614	62.825	63.036	63.247	63.458	63.669	63.880
30	64.091	64.311	64.531	64.751	64.970	65.190	65.410	65.630	65.850	66.070	66.289	66.509
31	66.729	66.958	67.187	67.416	67.645	67.874	68.104	68.333	68.562	68.791	69.020	69.249
32	69.478	69.717	69.955	70.194	70.432	70.671	70.910	71.148	71.387	71.625	71.864	72.102
33	72.341	72.590	72.839	73.087	73.336	73.585	73.834	74.082	74.331	74.580	74.829	75.077
34	75.326	75.586	75.845	76.105	76.364	76.624	76.884	77.143	77.403	77.662	77.922	78.181
35	78.441	78.712	78.983	79.254	79.525	79.796	80.067	80.338	80.609	80.880	81.151	81.422
36	81.693	81.976	82.259	82.542	82.825	83.108	83.391	83.674	83.957	84.240	84.523	84.806
37	85.089	85.385	85.681	85.976	86.272	86.568	86.864	87.159	87.455	87.751	88.047	88.342
38	88.638	88.947	89.257	89.566	89.875	90.184	90.494	90.803	91.112	91.421	91.731	92.040
39	92.349	92.673	92.996	93.320	93.643	93.967	94.290	94.614	94.937	95.261	95.584	95.908
40	96.231	96.570	96.908	97.247	97.585	97.924	98.262	98.601	98.939	99.278	99.616	99.955
41	100.293	100.648	101.002	101.357	101.711	102.066	102.421	102.775	103.130	103.484	103.839	104.193
42	104.548	104.920	105.292	105.663	106.035	106.407	106.779	107.150	107.522	107.894	108.266	108.637
43	109.009	109.399	109.789	110.179	110.569	110.959	111.349	111.739	112.129	112.519	112.909	113.299
44	113.689	114.099	114.508	114.918	115.327	115.737	116.147	116.556	116.966	117.375	117.785	118.194
45	118.604	119.035	119.465	119.896	120.326	120.757	121.187	121.618	122.048	122.479	122.909	123.340
46	123.770	124.223	124.676	125.130	125.583	126.036	126.489	126.942	127.395	127.849	128.302	128.755
47	129.208	129.686	130.164	130.641	131.119	131.597	132.075	132.552	133.030	133.508	133.986	134.463
48	134.941	135.445	135.950	136.454	136.958	137.462	137.967	138.471	138.975	139.479	139.984	140.488
49	140.992	141.525	142.057	142.590	143.122	143.655	144.188	144.720	145.253	145.785	146.318	146.850
50	147.383	147.946	148.510	149.073	149.637	150.200	150.764	151.327	151.890	152.454	153.017	153.581
51	154.144	154.741	155.338	155.936	156.533	157.130	157.727	158.324	158.921	159.519	160.116	160.713
52	161.310	161.944	162.578	163.213	163.847	164.481	165.115	165.749	166.383	167.018	167.652	168.286
53	168.920											

MercerFL0004339

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**52 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1 =	1.0400	k1 =	1.0750
k2 =	1.0400	k2 =	1.0750
k3 =	1.0400	k3 =	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	47.597	47.761	47.925	48.089	48.252	48.416	48.580	48.744	48.908	49.072	49.235	49.399
22	49.563	49.734	49.904	50.075	50.245	50.416	50.586	50.757	50.927	51.098	51.268	51.439
23	51.609	51.786	51.964	52.141	52.318	52.495	52.673	52.850	53.027	53.204	53.382	53.559
24	53.736	53.920	54.105	54.289	54.474	54.658	54.843	55.027	55.211	55.396	55.580	55.765
25	55.949	56.141	56.333	56.525	56.717	56.909	57.101	57.293	57.485	57.677	57.869	58.061
26	58.253	58.453	58.653	58.853	59.052	59.252	59.452	59.652	59.852	60.052	60.251	60.451
27	60.651	60.859	61.067	61.275	61.482	61.690	61.898	62.106	62.314	62.522	62.729	62.937
28	63.145	63.361	63.578	63.794	64.010	64.226	64.443	64.659	64.875	65.091	65.308	65.524
29	65.740	65.965	66.191	66.416	66.641	66.867	67.092	67.317	67.543	67.768	67.993	68.219
30	68.444	68.679	68.914	69.148	69.383	69.618	69.853	70.087	70.322	70.557	70.792	71.026
31	71.261	71.506	71.750	71.995	72.239	72.484	72.729	72.973	73.218	73.462	73.707	73.951
32	74.196	74.451	74.706	74.961	75.215	75.470	75.725	75.980	76.235	76.490	76.744	76.999
33	77.254	77.520	77.785	78.051	78.317	78.582	78.848	79.114	79.379	79.645	79.911	80.176
34	80.442	80.719	80.996	81.274	81.551	81.828	82.105	82.382	82.659	82.937	83.214	83.491
35	83.768	84.057	84.347	84.636	84.926	85.215	85.505	85.794	86.083	86.373	86.662	86.952
36	87.241	87.543	87.846	88.148	88.450	88.752	89.055	89.357	89.659	89.961	90.264	90.566
37	90.868	91.184	91.500	91.816	92.131	92.447	92.763	93.079	93.395	93.711	94.026	94.342
38	94.658	94.988	95.319	95.649	95.979	96.309	96.640	96.970	97.300	97.630	97.961	98.291
39	98.621	98.966	99.312	99.657	100.003	100.348	100.694	101.039	101.384	101.730	102.075	102.421
40	102.766	103.128	103.489	103.851	104.212	104.574	104.936	105.297	105.659	106.020	106.382	106.743
41	107.105	107.484	107.862	108.241	108.620	108.998	109.377	109.756	110.134	110.513	110.892	111.270
42	111.649	112.046	112.443	112.840	113.237	113.634	114.031	114.427	114.824	115.221	115.618	116.015
43	116.412	116.829	117.245	117.662	118.078	118.495	118.912	119.328	119.745	120.161	120.578	120.994
44	121.411	121.848	122.286	122.723	123.160	123.598	124.035	124.472	124.910	125.347	125.784	126.222
45	126.659	127.119	127.579	128.038	128.498	128.958	129.418	129.877	130.337	130.797	131.257	131.716
46	132.176	132.660	133.144	133.628	134.112	134.596	135.080	135.563	136.047	136.531	137.015	137.499
47	137.983	138.493	139.003	139.514	140.024	140.534	141.044	141.554	142.064	142.575	143.085	143.595
48	144.105	144.644	145.182	145.721	146.259	146.798	147.336	147.875	148.413	148.952	149.490	150.029
49	150.567	151.136	151.705	152.274	152.842	153.411	153.980	154.549	155.118	155.687	156.255	156.824
50	157.393	157.995	158.596	159.198	159.800	160.401	161.003	161.605	162.206	162.808	163.410	164.011
51	164.613	165.251	165.888	166.526	167.164	167.801	168.439	169.077	169.714	170.352	170.990	171.627
52	172.265											

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**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**51 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1 =		1.0400	k1 = 1.0750
k2 =		1.0400	k2 = 1.0750
k3 =		1.0400	k3 = 1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	50.761	50.936	51.111	51.285	51.460	51.635	51.810	51.984	52.159	52.334	52.509	52.683
22	52.858	53.040	53.222	53.403	53.585	53.767	53.949	54.130	54.312	54.494	54.676	54.857
23	55.039	55.228	55.417	55.606	55.795	55.984	56.174	56.363	56.552	56.741	56.930	57.119
24	57.308	57.505	57.702	57.898	58.095	58.292	58.489	58.685	58.882	59.079	59.276	59.472
25	59.669	59.874	60.079	60.283	60.488	60.693	60.898	61.102	61.307	61.512	61.717	61.921
26	62.126	62.339	62.552	62.765	62.978	63.191	63.404	63.617	63.830	64.043	64.256	64.469
27	64.682	64.904	65.126	65.347	65.569	65.791	66.013	66.234	66.456	66.678	66.900	67.121
28	67.343	67.574	67.804	68.035	68.265	68.496	68.727	68.957	69.188	69.418	69.649	69.879
29	70.110	70.350	70.591	70.831	71.071	71.312	71.552	71.792	72.033	72.273	72.513	72.754
30	72.994	73.244	73.495	73.745	73.995	74.246	74.496	74.746	74.997	75.247	75.497	75.748
31	75.998	76.259	76.520	76.781	77.041	77.302	77.563	77.824	78.085	78.346	78.606	78.867
32	79.128	79.400	79.672	79.944	80.215	80.487	80.759	81.031	81.303	81.575	81.846	82.118
33	82.390	82.673	82.957	83.240	83.523	83.806	84.090	84.373	84.656	84.939	85.223	85.506
34	85.789	86.085	86.380	86.676	86.972	87.267	87.563	87.859	88.154	88.450	88.746	89.041
35	89.337	89.646	89.954	90.263	90.571	90.880	91.189	91.497	91.806	92.114	92.423	92.731
36	93.040	93.362	93.685	94.007	94.330	94.652	94.975	95.297	95.619	95.942	96.264	96.587
37	96.909	97.246	97.583	97.920	98.256	98.593	98.930	99.267	99.604	99.941	100.277	100.614
38	100.951	101.303	101.655	102.008	102.360	102.712	103.064	103.416	103.768	104.121	104.473	104.825
39	105.177	105.545	105.914	106.282	106.651	107.019	107.388	107.756	108.124	108.493	108.861	109.230
40	109.598	109.984	110.369	110.755	111.140	111.526	111.912	112.297	112.683	113.068	113.454	113.839
41	114.225	114.629	115.033	115.437	115.840	116.244	116.648	117.052	117.456	117.860	118.263	118.667
42	119.071	119.494	119.918	120.341	120.764	121.188	121.611	122.034	122.458	122.881	123.304	123.728
43	124.151	124.595	125.040	125.484	125.928	126.372	126.817	127.261	127.705	128.149	128.594	129.038
44	129.482	129.948	130.415	130.881	131.348	131.814	132.281	132.747	133.213	133.680	134.146	134.613
45	135.079	135.569	136.060	136.550	137.040	137.531	138.021	138.511	139.002	139.492	139.982	140.473
46	140.963	141.479	141.995	142.511	143.027	143.543	144.060	144.576	145.092	145.608	146.124	146.640
47	147.156	147.700	148.244	148.788	149.332	149.876	150.421	150.965	151.509	152.053	152.597	153.141
48	153.685	154.259	154.834	155.408	155.982	156.556	157.131	157.705	158.279	158.853	159.428	160.002
49	160.576	161.183	161.789	162.396	163.003	163.609	164.216	164.823	165.429	166.036	166.643	167.249
50	167.856	168.498	169.139	169.781	170.423	171.064	171.706	172.348	172.989	173.631	174.273	174.914
51	175.556											

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**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

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**50 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1 =	1.0400	k1 =	1.0750
k2 =	1.0400	k2 =	1.0750
k3 =	1.0400	k3 =	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	54.066	54.252	54.438	54.625	54.811	54.997	55.183	55.369	55.555	55.742	55.928	56.114
22	56.300	56.494	56.687	56.881	57.075	57.268	57.462	57.656	57.849	58.043	58.237	58.430
23	58.624	58.825	59.027	59.228	59.429	59.631	59.832	60.033	60.235	60.436	60.637	60.839
24	61.040	61.250	61.459	61.669	61.878	62.088	62.297	62.507	62.716	62.926	63.135	63.345
25	63.554	63.772	63.990	64.208	64.426	64.644	64.863	65.081	65.299	65.517	65.735	65.953
26	66.171	66.398	66.625	66.852	67.079	67.306	67.533	67.759	67.986	68.213	68.440	68.667
27	68.894	69.130	69.366	69.603	69.839	70.075	70.311	70.547	70.783	71.020	71.256	71.492
28	71.728	71.974	72.219	72.465	72.711	72.956	73.202	73.448	73.693	73.939	74.185	74.430
29	74.676	74.932	75.188	75.444	75.700	75.956	76.212	76.467	76.723	76.979	77.235	77.491
30	77.747	78.014	78.280	78.547	78.814	79.080	79.347	79.614	79.880	80.147	80.414	80.680
31	80.947	81.225	81.503	81.781	82.058	82.336	82.614	82.892	83.170	83.448	83.725	84.003
32	84.281	84.571	84.860	85.150	85.439	85.729	86.018	86.308	86.597	86.887	87.176	87.466
33	87.755	88.057	88.359	88.660	88.962	89.264	89.566	89.867	90.169	90.471	90.773	91.074
34	91.376	91.691	92.006	92.321	92.635	92.950	93.265	93.580	93.895	94.210	94.524	94.839
35	95.154	95.483	95.812	96.140	96.469	96.798	97.127	97.455	97.784	98.113	98.442	98.770
36	99.099	99.442	99.786	100.129	100.472	100.816	101.159	101.502	101.846	102.189	102.532	102.876
37	103.219	103.578	103.937	104.296	104.654	105.013	105.372	105.731	106.090	106.449	106.807	107.166
38	107.525	107.900	108.275	108.650	109.025	109.400	109.776	110.151	110.526	110.901	111.276	111.651
39	112.026	112.418	112.811	113.203	113.596	113.988	114.381	114.773	115.165	115.558	115.950	116.343
40	116.735	117.146	117.556	117.967	118.378	118.788	119.199	119.610	120.020	120.431	120.842	121.252
41	121.663	122.093	122.523	122.953	123.383	123.813	124.244	124.674	125.104	125.534	125.964	126.394
42	126.824	127.275	127.726	128.177	128.628	129.079	129.530	129.980	130.431	130.882	131.333	131.784
43	132.235	132.708	133.181	133.655	134.128	134.601	135.074	135.547	136.020	136.494	136.967	137.440
44	137.913	138.410	138.907	139.404	139.900	140.397	140.894	141.391	141.888	142.385	142.881	143.378
45	143.875	144.397	144.920	145.442	145.964	146.486	147.009	147.531	148.053	148.575	149.098	149.620
46	150.142	150.692	151.241	151.791	152.341	152.890	153.440	153.990	154.539	155.089	155.639	156.188
47	156.738	157.318	157.897	158.477	159.056	159.636	160.215	160.795	161.374	161.954	162.533	163.113
48	163.692	164.304	164.916	165.527	166.139	166.751	167.363	167.974	168.586	169.198	169.810	170.421
49	171.033	171.679	172.325	172.971	173.617	174.263	174.910	175.556	176.202	176.848	177.494	178.140
50	178.786											

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CONFIDENTIAL

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**49 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1=		1.0400	k1= 1.0750
k2=		1.0400	k2= 1.0750
k3=		1.0400	k3= 1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	57.517	57.715	57.913	58.111	58.309	58.507	58.706	58.904	59.102	59.300	59.498	59.696
22	59.894	60.100	60.306	60.512	60.718	60.924	61.130	61.336	61.542	61.748	61.954	62.160
23	62.366	62.580	62.794	63.009	63.223	63.437	63.651	63.865	64.079	64.294	64.508	64.722
24	64.936	65.159	65.382	65.605	65.828	66.051	66.274	66.496	66.719	66.942	67.165	67.388
25	67.611	67.843	68.075	68.307	68.539	68.771	69.003	69.235	69.467	69.699	69.931	70.163
26	70.395	70.636	70.878	71.119	71.361	71.602	71.844	72.085	72.326	72.568	72.809	73.051
27	73.292	73.543	73.795	74.046	74.297	74.548	74.800	75.051	75.302	75.553	75.805	76.056
28	76.307	76.568	76.830	77.091	77.352	77.614	77.875	78.136	78.398	78.659	78.920	79.182
29	79.443	79.715	79.988	80.260	80.532	80.804	81.077	81.349	81.621	81.893	82.166	82.438
30	82.710	82.994	83.277	83.561	83.845	84.128	84.412	84.696	84.979	85.263	85.547	85.830
31	86.114	86.410	86.705	87.001	87.296	87.592	87.888	88.183	88.479	88.774	89.070	89.365
32	89.661	89.969	90.277	90.585	90.893	91.201	91.509	91.817	92.125	92.433	92.741	93.049
33	93.357	93.678	93.999	94.320	94.641	94.962	95.283	95.604	95.925	96.246	96.567	96.888
34	97.209	97.544	97.879	98.214	98.549	98.884	99.219	99.553	99.888	100.223	100.558	100.893
35	101.228	101.578	101.928	102.277	102.627	102.977	103.327	103.676	104.026	104.376	104.726	105.075
36	105.425	105.790	106.156	106.521	106.886	107.251	107.617	107.982	108.347	108.712	109.078	109.443
37	109.808	110.190	110.571	110.953	111.335	111.716	112.098	112.480	112.861	113.243	113.625	114.006
38	114.388	114.787	115.186	115.585	115.984	116.383	116.783	117.182	117.581	117.980	118.379	118.778
39	119.177	119.595	120.012	120.430	120.847	121.265	121.682	122.100	122.517	122.935	123.352	123.770
40	124.187	124.624	125.061	125.498	125.934	126.371	126.808	127.245	127.682	128.119	128.555	128.992
41	129.429	129.887	130.344	130.802	131.259	131.717	132.175	132.632	133.090	133.547	134.005	134.462
42	134.920	135.400	135.879	136.359	136.839	137.318	137.798	138.278	138.757	139.237	139.717	140.196
43	140.676	141.179	141.683	142.186	142.690	143.193	143.697	144.200	144.703	145.207	145.710	146.214
44	146.717	147.246	147.774	148.303	148.831	149.360	149.888	150.417	150.945	151.474	152.002	152.531
45	153.059	153.615	154.170	154.726	155.281	155.837	156.393	156.948	157.504	158.059	158.615	159.170
46	159.726	160.311	160.896	161.481	162.065	162.650	163.235	163.820	164.405	164.990	165.574	166.159
47	166.744	167.361	167.977	168.594	169.210	169.827	170.443	171.060	171.676	172.293	172.909	173.526
48	174.142	174.793	175.444	176.094	176.745	177.396	178.047	178.697	179.348	179.999	180.650	181.300
49	181.951											

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CONFIDENTIAL

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**48 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		OR: INT=	7.50%
k1=	4.50%	k1=	1.0750
k2=	1.0400	k2=	1.0750
k3=	1.0400	k3=	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	61.119	61.330	61.540	61.751	61.961	62.172	62.382	62.593	62.803	63.014	63.224	63.435
22	63.645	63.864	64.083	64.302	64.520	64.739	64.958	65.177	65.396	65.615	65.833	66.052
23	66.271	66.499	66.726	66.954	67.182	67.409	67.637	67.865	68.092	68.320	68.548	68.775
24	69.003	69.240	69.477	69.714	69.951	70.188	70.425	70.661	70.898	71.135	71.372	71.609
25	71.846	72.093	72.339	72.586	72.832	73.079	73.325	73.572	73.818	74.065	74.311	74.558
26	74.804	75.061	75.317	75.574	75.830	76.087	76.343	76.600	76.856	77.113	77.369	77.626
27	77.882	78.149	78.416	78.683	78.950	79.217	79.484	79.750	80.017	80.284	80.551	80.818
28	81.085	81.363	81.641	81.918	82.196	82.474	82.752	83.029	83.307	83.585	83.863	84.140
29	84.418	84.707	84.997	85.286	85.575	85.865	86.154	86.443	86.733	87.022	87.311	87.601
30	87.890	88.191	88.493	88.794	89.096	89.397	89.699	90.000	90.301	90.603	90.904	91.206
31	91.507	91.821	92.135	92.449	92.763	93.077	93.392	93.706	94.020	94.334	94.648	94.962
32	95.276	95.603	95.931	96.258	96.585	96.913	97.240	97.567	97.895	98.222	98.549	98.877
33	99.204	99.545	99.886	100.227	100.568	100.909	101.250	101.591	101.932	102.273	102.614	102.955
34	103.296	103.652	104.008	104.364	104.720	105.076	105.432	105.788	106.144	106.500	106.856	107.212
35	107.568	107.940	108.311	108.683	109.054	109.426	109.798	110.169	110.541	110.912	111.284	111.655
36	112.027	112.415	112.803	113.192	113.580	113.968	114.356	114.744	115.132	115.521	115.909	116.297
37	116.685	117.091	117.496	117.902	118.307	118.713	119.119	119.524	119.930	120.335	120.741	121.146
38	121.552	121.976	122.400	122.824	123.248	123.672	124.097	124.521	124.945	125.369	125.793	126.217
39	126.641	127.085	127.528	127.972	128.415	128.859	129.303	129.746	130.190	130.633	131.077	131.520
40	131.964	132.428	132.892	133.357	133.821	134.285	134.749	135.213	135.677	136.142	136.606	137.070
41	137.534	138.020	138.507	138.993	139.479	139.965	140.452	140.938	141.424	141.910	142.397	142.883
42	143.369	143.879	144.389	144.898	145.408	145.918	146.428	146.937	147.447	147.957	148.467	148.976
43	149.486	150.021	150.556	151.091	151.626	152.161	152.696	153.230	153.765	154.300	154.835	155.370
44	155.905	156.467	157.028	157.590	158.152	158.713	159.275	159.837	160.398	160.960	161.522	162.083
45	162.645	163.235	163.826	164.416	165.006	165.597	166.187	166.777	167.368	167.958	168.548	169.139
46	169.729	170.350	170.972	171.593	172.215	172.836	173.458	174.079	174.700	175.322	175.943	176.565
47	177.186	177.841	178.496	179.151	179.806	180.461	181.117	181.772	182.427	183.082	183.737	184.392
48	185.047											

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**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**47 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1 =		1.0400	k1 = 1.0750
k2 =		1.0400	k2 = 1.0750
k3 =		1.0400	k3 = 1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	64.877	65.100	65.324	65.547	65.771	65.994	66.218	66.441	66.664	66.888	67.111	67.335
22	67.558	67.790	68.023	68.255	68.487	68.720	68.952	69.184	69.417	69.649	69.881	70.114
23	70.346	70.588	70.829	71.071	71.312	71.554	71.796	72.037	72.279	72.520	72.762	73.003
24	73.245	73.497	73.748	74.000	74.251	74.503	74.754	75.006	75.257	75.509	75.760	76.012
25	76.263	76.525	76.786	77.048	77.310	77.571	77.833	78.095	78.356	78.618	78.880	79.141
26	79.403	79.675	79.948	80.220	80.492	80.764	81.037	81.309	81.581	81.853	82.126	82.398
27	82.670	82.953	83.237	83.520	83.803	84.087	84.370	84.653	84.937	85.220	85.503	85.787
28	86.070	86.365	86.660	86.955	87.249	87.544	87.839	88.134	88.429	88.724	89.018	89.313
29	89.608	89.915	90.222	90.529	90.836	91.143	91.451	91.758	92.065	92.372	92.679	92.986
30	93.293	93.613	93.933	94.253	94.573	94.893	95.213	95.533	95.853	96.173	96.493	96.813
31	97.133	97.466	97.800	98.133	98.467	98.800	99.134	99.467	99.800	100.134	100.467	100.801
32	101.134	101.481	101.829	102.176	102.524	102.871	103.219	103.566	103.913	104.261	104.608	104.956
33	105.303	105.665	106.027	106.389	106.751	107.113	107.475	107.837	108.199	108.561	108.923	109.285
34	109.647	110.025	110.403	110.781	111.158	111.536	111.914	112.292	112.670	113.048	113.425	113.803
35	114.181	114.576	114.970	115.365	115.759	116.154	116.548	116.943	117.337	117.732	118.126	118.521
36	118.915	119.327	119.739	120.151	120.563	120.975	121.387	121.799	122.211	122.623	123.035	123.447
37	123.859	124.290	124.720	125.151	125.581	126.012	126.442	126.873	127.303	127.734	128.164	128.595
38	129.025	129.475	129.925	130.376	130.826	131.276	131.726	132.176	132.626	133.077	133.527	133.977
39	134.427	134.898	135.369	135.840	136.310	136.781	137.252	137.723	138.194	138.665	139.135	139.606
40	140.077	140.570	141.063	141.555	142.048	142.541	143.034	143.526	144.019	144.512	145.005	145.497
41	145.990	146.506	147.022	147.539	148.055	148.571	149.087	149.603	150.119	150.636	151.152	151.668
42	152.184	152.725	153.266	153.807	154.348	154.889	155.431	155.972	156.513	157.054	157.595	158.136
43	158.677	159.245	159.813	160.380	160.948	161.516	162.084	162.651	163.219	163.787	164.355	164.922
44	165.490	166.086	166.682	167.279	167.875	168.471	169.067	169.663	170.259	170.856	171.452	172.048
45	172.644	173.271	173.897	174.524	175.151	175.777	176.404	177.031	177.657	178.284	178.911	179.537
46	180.164	180.824	181.483	182.143	182.803	183.462	184.122	184.782	185.441	186.101	186.761	187.420
47	188.080											

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CONFIDENTIAL

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

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**46 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*\*

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1=	1.0400	k1=	1.0750
k2=	1.0400	k2=	1.0750
k3=	1.0400	k3=	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	68.795	69.032	69.269	69.506	69.743	69.980	70.217	70.453	70.690	70.927	71.164	71.401
22	71.638	71.884	72.131	72.377	72.623	72.870	73.116	73.362	73.609	73.855	74.101	74.348
23	74.594	74.850	75.107	75.363	75.619	75.875	76.132	76.388	76.644	76.900	77.157	77.413
24	77.669	77.936	78.202	78.469	78.736	79.002	79.269	79.536	79.802	80.069	80.336	80.602
25	80.869	81.146	81.424	81.701	81.979	82.256	82.534	82.811	83.088	83.366	83.643	83.921
26	84.198	84.487	84.776	85.064	85.353	85.642	85.931	86.219	86.508	86.797	87.086	87.374
27	87.663	87.964	88.264	88.565	88.865	89.166	89.466	89.767	90.067	90.368	90.668	90.969
28	91.269	91.582	91.894	92.207	92.519	92.832	93.145	93.457	93.770	94.082	94.395	94.707
29	95.020	95.346	95.671	95.997	96.323	96.648	96.974	97.300	97.625	97.951	98.277	98.602
30	98.928	99.267	99.607	99.946	100.285	100.624	100.964	101.303	101.642	101.981	102.321	102.660
31	102.999	103.353	103.706	104.060	104.413	104.767	105.121	105.474	105.828	106.181	106.535	106.888
32	107.242	107.610	107.979	108.347	108.715	109.084	109.452	109.820	110.189	110.557	110.925	111.294
33	111.662	112.046	112.430	112.814	113.198	113.582	113.966	114.349	114.733	115.117	115.501	115.885
34	116.269	116.670	117.070	117.471	117.872	118.272	118.673	119.074	119.474	119.875	120.276	120.676
35	121.077	121.495	121.914	122.332	122.750	123.169	123.587	124.005	124.424	124.842	125.260	125.679
36	126.097	126.534	126.971	127.408	127.844	128.281	128.718	129.155	129.592	130.029	130.465	130.902
37	131.339	131.796	132.252	132.709	133.165	133.622	134.079	134.535	134.992	135.448	135.905	136.361
38	136.818	137.295	137.773	138.250	138.727	139.205	139.682	140.159	140.637	141.114	141.591	142.069
39	142.546	143.045	143.545	144.044	144.543	145.042	145.542	146.041	146.540	147.039	147.539	148.038
40	148.537	149.060	149.582	150.105	150.627	151.150	151.672	152.195	152.717	153.240	153.762	154.285
41	154.807	155.354	155.902	156.449	156.996	157.544	158.091	158.638	159.186	159.733	160.280	160.828
42	161.375	161.949	162.523	163.096	163.670	164.244	164.818	165.391	165.965	166.539	167.113	167.686
43	168.260	168.862	169.464	170.066	170.668	171.270	171.873	172.475	173.077	173.679	174.281	174.883
44	175.485	176.117	176.749	177.382	178.014	178.646	179.278	179.910	180.542	181.175	181.807	182.439
45	183.071	183.736	184.400	185.065	185.729	186.394	187.058	187.723	188.387	189.052	189.716	190.381
46	191.045											

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**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**45 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1 =	1.0400	k1 =	1.0750
k2 =	1.0400	k2 =	1.0750
k3 =	1.0400	k3 =	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	72.880	73.131	73.382	73.633	73.884	74.135	74.386	74.636	74.887	75.138	75.389	75.640
22	75.891	76.152	76.413	76.674	76.935	77.196	77.457	77.718	77.979	78.240	78.501	78.762
23	79.023	79.294	79.566	79.837	80.109	80.380	80.652	80.923	81.194	81.466	81.737	82.009
24	82.280	82.563	82.845	83.128	83.410	83.693	83.975	84.258	84.540	84.823	85.105	85.388
25	85.670	85.964	86.258	86.552	86.846	87.140	87.434	87.727	88.021	88.315	88.609	88.903
26	89.197	89.503	89.809	90.115	90.421	90.727	91.033	91.338	91.644	91.950	92.256	92.562
27	92.868	93.186	93.505	93.823	94.141	94.460	94.778	95.096	95.415	95.733	96.051	96.370
28	96.688	97.019	97.350	97.682	98.013	98.344	98.675	99.006	99.337	99.669	100.000	100.331
29	100.662	101.007	101.352	101.697	102.042	102.387	102.732	103.076	103.421	103.766	104.111	104.456
30	104.801	105.161	105.520	105.880	106.239	106.599	106.958	107.318	107.677	108.037	108.396	108.756
31	109.115	109.490	109.864	110.239	110.613	110.988	111.362	111.737	112.111	112.486	112.860	113.235
32	113.609	113.999	114.390	114.780	115.170	115.560	115.951	116.341	116.731	117.121	117.512	117.902
33	118.292	118.699	119.106	119.512	119.919	120.326	120.733	121.139	121.546	121.953	122.360	122.766
34	123.173	123.597	124.022	124.446	124.871	125.295	125.720	126.144	126.568	126.993	127.417	127.842
35	128.266	128.709	129.152	129.595	130.038	130.481	130.925	131.368	131.811	132.254	132.697	133.140
36	133.583	134.046	134.509	134.972	135.434	135.897	136.360	136.823	137.286	137.749	138.211	138.674
37	139.137	139.621	140.104	140.588	141.072	141.555	142.039	142.523	143.006	143.490	143.974	144.457
38	144.941	145.447	145.952	146.458	146.964	147.469	147.975	148.481	148.986	149.492	149.998	150.503
39	151.009	151.538	152.067	152.596	153.125	153.654	154.183	154.711	155.240	155.769	156.298	156.827
40	157.356	157.910	158.463	159.017	159.570	160.124	160.678	161.231	161.785	162.338	162.892	163.445
41	163.999	164.579	165.159	165.738	166.318	166.898	167.478	168.057	168.637	169.217	169.797	170.376
42	170.956	171.564	172.172	172.780	173.387	173.995	174.603	175.211	175.819	176.427	177.034	177.642
43	178.250	178.888	179.526	180.164	180.801	181.439	182.077	182.715	183.353	183.991	184.628	185.266
44	185.904	186.574	187.243	187.913	188.583	189.252	189.922	190.592	191.261	191.931	192.601	193.270
45	193.940											

MercerFL0004347

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*\*

**44 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT =	4.50%	OR: INT =	7.50%
k1 =	1.0400	k1 =	1.0750
k2 =	1.0400	k2 =	1.0750
k3 =	1.0400	k3 =	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	77.136	77.402	77.667	77.933	78.199	78.464	78.730	78.996	79.261	79.527	79.793	80.058
22	80.324	80.600	80.876	81.153	81.429	81.705	81.981	82.257	82.533	82.810	83.086	83.362
23	83.638	83.925	84.213	84.500	84.787	85.075	85.362	85.649	85.937	86.224	86.511	86.799
24	87.086	87.385	87.684	87.983	88.282	88.581	88.880	89.178	89.477	89.776	90.075	90.374
25	90.673	90.984	91.295	91.607	91.918	92.229	92.540	92.851	93.162	93.474	93.785	94.096
26	94.407	94.731	95.055	95.378	95.702	96.026	96.350	96.673	96.997	97.321	97.645	97.968
27	98.292	98.629	98.966	99.303	99.639	99.976	100.313	100.650	100.987	101.324	101.660	101.997
28	102.334	102.685	103.035	103.386	103.736	104.087	104.437	104.788	105.138	105.489	105.839	106.190
29	106.540	106.905	107.270	107.636	108.001	108.366	108.731	109.096	109.461	109.827	110.192	110.557
30	110.922	111.302	111.683	112.063	112.444	112.824	113.205	113.585	113.965	114.346	114.726	115.107
31	115.487	115.883	116.280	116.676	117.073	117.469	117.866	118.262	118.658	119.055	119.451	119.848
32	120.244	120.657	121.070	121.483	121.896	122.309	122.723	123.136	123.549	123.962	124.375	124.788
33	125.201	125.631	126.062	126.492	126.923	127.353	127.784	128.214	128.644	129.075	129.505	129.936
34	130.366	130.815	131.265	131.714	132.163	132.612	133.062	133.511	133.960	134.409	134.859	135.308
35	135.757	136.226	136.695	137.164	137.633	138.102	138.571	139.040	139.509	139.978	140.447	140.916
36	141.385	141.875	142.365	142.855	143.344	143.834	144.324	144.814	145.304	145.794	146.283	146.773
37	147.263	147.775	148.287	148.799	149.311	149.823	150.335	150.846	151.358	151.870	152.382	152.894
38	153.406	153.941	154.476	155.012	155.547	156.082	156.617	157.152	157.687	158.223	158.758	159.293
39	159.828	160.388	160.948	161.508	162.067	162.627	163.187	163.747	164.307	164.867	165.426	165.986
40	166.546	167.132	167.718	168.304	168.890	169.476	170.062	170.647	171.233	171.819	172.405	172.991
41	173.577	174.191	174.804	175.418	176.032	176.645	177.259	177.873	178.486	179.100	179.714	180.327
42	180.941	181.584	182.228	182.871	183.514	184.158	184.801	185.444	186.088	186.731	187.374	188.018
43	188.661	189.336	190.011	190.686	191.361	192.036	192.711	193.386	194.061	194.736	195.411	196.086
44	196.761											

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**43 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1=		1.0400	k1= 1.0750
k2=		1.0400	k2= 1.0750
k3=		1.0400	k3= 1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	81.571	81.852	82.133	82.414	82.694	82.975	83.256	83.537	83.818	84.099	84.379	84.660
22	84.941	85.233	85.525	85.818	86.110	86.402	86.694	86.986	87.278	87.571	87.863	88.155
23	88.447	88.751	89.055	89.358	89.662	89.966	90.270	90.573	90.877	91.181	91.485	91.788
24	92.092	92.408	92.724	93.041	93.357	93.673	93.989	94.305	94.621	94.938	95.254	95.570
25	95.886	96.215	96.544	96.873	97.202	97.531	97.860	98.189	98.518	98.847	99.176	99.505
26	99.834	100.176	100.519	100.861	101.203	101.546	101.888	102.230	102.573	102.915	103.257	103.600
27	103.942	104.298	104.655	105.011	105.367	105.723	106.080	106.436	106.792	107.148	107.505	107.861
28	108.217	108.588	108.958	109.329	109.700	110.070	110.441	110.812	111.182	111.553	111.924	112.294
29	112.665	113.051	113.437	113.824	114.210	114.596	114.982	115.368	115.754	116.141	116.527	116.913
30	117.299	117.701	118.104	118.506	118.908	119.310	119.713	120.115	120.517	120.919	121.322	121.724
31	122.126	122.545	122.965	123.384	123.803	124.222	124.642	125.061	125.480	125.899	126.319	126.738
32	127.157	127.594	128.031	128.467	128.904	129.341	129.778	130.214	130.651	131.088	131.525	131.961
33	132.398	132.853	133.309	133.764	134.219	134.674	135.130	135.585	136.040	136.495	136.951	137.406
34	137.861	138.336	138.811	139.286	139.761	140.236	140.711	141.186	141.661	142.136	142.611	143.086
35	143.561	144.057	144.553	145.049	145.545	146.041	146.537	147.033	147.529	148.025	148.521	149.017
36	149.513	150.031	150.549	151.067	151.585	152.103	152.621	153.139	153.657	154.175	154.693	155.211
37	155.729	156.270	156.812	157.353	157.894	158.436	158.977	159.518	160.060	160.601	161.142	161.684
38	162.225	162.791	163.357	163.923	164.489	165.055	165.621	166.186	166.752	167.318	167.884	168.450
39	169.016	169.608	170.200	170.792	171.384	171.976	172.568	173.160	173.752	174.344	174.936	175.528
40	176.120	176.740	177.359	177.979	178.598	179.218	179.838	180.457	181.077	181.696	182.316	182.935
41	183.555	184.204	184.853	185.502	186.151	186.800	187.449	188.098	188.747	189.396	190.045	190.694
42	191.343	192.023	192.704	193.384	194.064	194.744	195.425	196.105	196.785	197.465	198.146	198.826
43	199.506											

CONFIDENTIAL

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

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**42 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1 =	1.0400	k1 =	1.0750
k2 =	1.0400	k2 =	1.0750
k3 =	1.0400	k3 =	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	86.189	86.486	86.783	87.080	87.376	87.673	87.970	88.267	88.564	88.861	89.157	89.454
22	89.751	90.060	90.368	90.677	90.986	91.294	91.603	91.912	92.220	92.529	92.838	93.146
23	93.455	93.776	94.097	94.418	94.739	95.060	95.381	95.701	96.022	96.343	96.664	96.985
24	97.306	97.640	97.974	98.308	98.642	98.976	99.311	99.645	99.979	100.313	100.647	100.981
25	101.315	101.663	102.010	102.358	102.706	103.053	103.401	103.749	104.096	104.444	104.792	105.139
26	105.487	105.849	106.211	106.572	106.934	107.296	107.658	108.019	108.381	108.743	109.105	109.466
27	109.828	110.204	110.581	110.957	111.334	111.710	112.087	112.463	112.839	113.216	113.592	113.969
28	114.345	114.737	115.128	115.520	115.912	116.303	116.695	117.087	117.478	117.870	118.262	118.653
29	119.045	119.453	119.861	120.269	120.677	121.085	121.493	121.901	122.309	122.717	123.125	123.533
30	123.941	124.366	124.791	125.216	125.641	126.066	126.492	126.917	127.342	127.767	128.192	128.617
31	129.042	129.485	129.928	130.371	130.813	131.256	131.699	132.142	132.585	133.028	133.470	133.913
32	134.356	134.818	135.279	135.741	136.202	136.664	137.126	137.587	138.049	138.510	138.972	139.433
33	139.895	140.376	140.857	141.338	141.819	142.300	142.781	143.262	143.743	144.224	144.705	145.186
34	145.667	146.169	146.671	147.173	147.675	148.177	148.679	149.180	149.682	150.184	150.686	151.188
35	151.690	152.214	152.738	153.262	153.786	154.310	154.834	155.358	155.882	156.406	156.930	157.454
36	157.978	158.525	159.073	159.620	160.168	160.715	161.263	161.810	162.357	162.905	163.452	164.000
37	164.547	165.119	165.691	166.263	166.835	167.407	167.979	168.550	169.122	169.694	170.266	170.838
38	171.410	172.008	172.606	173.204	173.802	174.400	174.998	175.596	176.194	176.792	177.390	177.988
39	178.586	179.212	179.837	180.463	181.088	181.714	182.339	182.965	183.590	184.216	184.841	185.467
40	186.092	186.747	187.401	188.056	188.711	189.365	190.020	190.675	191.329	191.984	192.639	193.293
41	193.948	194.634	195.320	196.005	196.691	197.377	198.063	198.748	199.434	200.120	200.806	201.491
42	202.177											

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CONFIDENTIAL

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**41 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1 =	1.0400	k1 =	1.0750
k2 =	1.0400	k2 =	1.0750
k3 =	1.0400	k3 =	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	90.999	91.312	91.626	91.939	92.252	92.566	92.879	93.192	93.506	93.819	94.132	94.446
22	94.759	95.085	95.411	95.737	96.063	96.389	96.715	97.040	97.366	97.692	98.018	98.344
23	98.670	99.009	99.348	99.687	100.025	100.364	100.703	101.042	101.381	101.720	102.058	102.397
24	102.736	103.089	103.442	103.794	104.147	104.500	104.853	105.205	105.558	105.911	106.264	106.616
25	106.969	107.336	107.703	108.070	108.437	108.804	109.171	109.538	109.905	110.272	110.639	111.006
26	111.373	111.755	112.137	112.519	112.901	113.283	113.665	114.047	114.429	114.811	115.193	115.575
27	115.957	116.354	116.752	117.149	117.547	117.944	118.342	118.739	119.136	119.534	119.931	120.329
28	120.726	121.140	121.553	121.967	122.380	122.794	123.207	123.621	124.034	124.448	124.861	125.275
29	125.688	126.119	126.550	126.980	127.411	127.842	128.273	128.703	129.134	129.565	129.996	130.426
30	130.857	131.306	131.755	132.203	132.652	133.101	133.550	133.998	134.447	134.896	135.345	135.793
31	136.242	136.710	137.177	137.645	138.113	138.580	139.048	139.516	139.983	140.451	140.919	141.386
32	141.854	142.341	142.829	143.316	143.803	144.290	144.778	145.265	145.752	146.239	146.727	147.214
33	147.701	148.209	148.717	149.225	149.732	150.240	150.748	151.256	151.764	152.272	152.779	153.287
34	153.795	154.325	154.855	155.385	155.915	156.445	156.975	157.505	158.035	158.565	159.095	159.625
35	160.155	160.708	161.262	161.815	162.368	162.921	163.475	164.028	164.581	165.134	165.688	166.241
36	166.794	167.372	167.950	168.528	169.106	169.684	170.262	170.839	171.417	171.995	172.573	173.151
37	173.729	174.333	174.937	175.541	176.144	176.748	177.352	177.956	178.560	179.164	179.767	180.371
38	180.975	181.606	182.238	182.869	183.501	184.132	184.764	185.395	186.026	186.658	187.289	187.921
39	188.552	189.212	189.873	190.533	191.194	191.854	192.515	193.175	193.835	194.496	195.156	195.817
40	196.477	197.168	197.859	198.551	199.242	199.933	200.624	201.315	202.006	202.698	203.389	204.080
41	204.771											

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CONFIDENTIAL

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

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**40 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1=	1.0400	k1=	1.0750
k2=	1.0400	k2=	1.0750
k3=	1.0400	k3=	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	96.007	96.338	96.668	96.999	97.329	97.660	97.991	98.321	98.652	98.982	99.313	99.643
22	99.974	100.318	100.662	101.005	101.349	101.693	102.037	102.380	102.724	103.068	103.412	103.755
23	104.099	104.457	104.814	105.172	105.529	105.887	106.245	106.602	106.960	107.317	107.675	108.032
24	108.390	108.762	109.134	109.506	109.878	110.250	110.623	110.995	111.367	111.739	112.111	112.483
25	112.855	113.242	113.630	114.017	114.404	114.791	115.179	115.566	115.953	116.340	116.728	117.115
26	117.502	117.905	118.308	118.711	119.114	119.517	119.920	120.323	120.726	121.129	121.532	121.935
27	122.338	122.757	123.177	123.596	124.015	124.434	124.854	125.273	125.692	126.111	126.531	126.950
28	127.369	127.805	128.242	128.678	129.114	129.550	129.987	130.423	130.859	131.295	131.732	132.168
29	132.604	133.059	133.513	133.968	134.422	134.877	135.331	135.786	136.240	136.695	137.149	137.604
30	138.058	138.532	139.005	139.479	139.952	140.426	140.899	141.373	141.846	142.320	142.793	143.267
31	143.740	144.233	144.727	145.220	145.713	146.207	146.700	147.193	147.687	148.180	148.673	149.167
32	149.660	150.174	150.688	151.202	151.716	152.230	152.745	153.259	153.773	154.287	154.801	155.315
33	155.829	156.365	156.901	157.436	157.972	158.508	159.044	159.579	160.115	160.651	161.187	161.722
34	162.258	162.817	163.376	163.936	164.495	165.054	165.613	166.172	166.731	167.291	167.850	168.409
35	168.968	169.552	170.136	170.719	171.303	171.887	172.471	173.054	173.638	174.222	174.806	175.389
36	175.973	176.583	177.192	177.802	178.412	179.021	179.631	180.241	180.850	181.460	182.070	182.679
37	183.289	183.926	184.563	185.200	185.837	186.474	187.112	187.749	188.386	189.023	189.660	190.297
38	190.934	191.600	192.266	192.933	193.599	194.265	194.931	195.597	196.263	196.930	197.596	198.262
39	198.928	199.625	200.322	201.018	201.715	202.412	203.109	203.805	204.502	205.199	205.896	206.592
40	207.289											

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**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**39 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1=	7	
		n2=	8	
<u>GREATER FACTOR PRODUCED FROM</u>				
EITHER: INT=		4.50%	OR: INT=	7.50%
k1=		1.0400	k1=	1.0750
k2=		1.0400	k2=	1.0750
k3=		1.0400	k3=	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	101.219	101.568	101.916	102.265	102.613	102.962	103.311	103.659	104.008	104.356	104.705	105.053
22	105.402	105.765	106.127	106.490	106.852	107.215	107.577	107.940	108.302	108.665	109.027	109.390
23	109.752	110.129	110.506	110.883	111.260	111.637	112.014	112.390	112.767	113.144	113.521	113.898
24	114.275	114.667	115.060	115.452	115.844	116.237	116.629	117.021	117.414	117.806	118.198	118.591
25	118.983	119.391	119.800	120.208	120.616	121.024	121.433	121.841	122.249	122.657	123.066	123.474
26	123.882	124.307	124.732	125.157	125.581	126.006	126.431	126.856	127.281	127.706	128.130	128.555
27	128.980	129.422	129.864	130.306	130.748	131.190	131.633	132.075	132.517	132.959	133.401	133.843
28	134.285	134.745	135.205	135.665	136.125	136.585	137.045	137.504	137.964	138.424	138.884	139.344
29	139.804	140.283	140.762	141.242	141.721	142.200	142.679	143.158	143.637	144.117	144.596	145.075
30	145.554	146.053	146.552	147.052	147.551	148.050	148.549	149.048	149.547	150.047	150.546	151.045
31	151.544	152.064	152.584	153.105	153.625	154.145	154.665	155.185	155.705	156.226	156.746	157.266
32	157.786	158.328	158.870	159.412	159.954	160.496	161.038	161.580	162.122	162.664	163.206	163.748
33	164.290	164.855	165.420	165.985	166.550	167.115	167.680	168.244	168.809	169.374	169.939	170.504
34	171.069	171.658	172.248	172.837	173.427	174.016	174.606	175.195	175.784	176.374	176.963	177.553
35	178.142	178.757	179.373	179.988	180.604	181.219	181.835	182.450	183.065	183.681	184.296	184.912
36	185.527	186.170	186.813	187.456	188.098	188.741	189.384	190.027	190.670	191.313	191.955	192.598
37	193.241	193.913	194.584	195.256	195.928	196.599	197.271	197.943	198.614	199.286	199.958	200.629
38	201.301	202.003	202.706	203.408	204.110	204.813	205.515	206.217	206.920	207.622	208.324	209.027
39	209.729											

MercerFL0004353

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V**

**APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED**

**PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**38 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1 =	1.0400	k1 =	1.0750
k2 =	1.0400	k2 =	1.0750
k3 =	1.0400	k3 =	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	106.645	107.012	107.380	107.747	108.114	108.481	108.849	109.216	109.583	109.950	110.318	110.685
22	111.052	111.434	111.816	112.198	112.580	112.962	113.344	113.725	114.107	114.489	114.871	115.253
23	115.635	116.032	116.429	116.827	117.224	117.621	118.018	118.415	118.812	119.210	119.607	120.004
24	120.401	120.814	121.228	121.641	122.054	122.468	122.881	123.294	123.708	124.121	124.534	124.948
25	125.361	125.791	126.221	126.652	127.082	127.512	127.942	128.372	128.802	129.233	129.663	130.093
26	130.523	130.971	131.418	131.866	132.313	132.761	133.209	133.656	134.104	134.551	134.999	135.446
27	135.894	136.360	136.826	137.291	137.757	138.223	138.689	139.154	139.620	140.086	140.552	141.017
28	141.483	141.968	142.452	142.937	143.421	143.906	144.391	144.875	145.360	145.844	146.329	146.813
29	147.298	147.803	148.308	148.813	149.317	149.822	150.327	150.832	151.337	151.842	152.346	152.851
30	153.356	153.882	154.408	154.934	155.460	155.986	156.512	157.038	157.564	158.090	158.616	159.142
31	159.668	160.216	160.764	161.312	161.860	162.408	162.956	163.504	164.052	164.600	165.148	165.696
32	166.244	166.815	167.386	167.957	168.528	169.099	169.671	170.242	170.813	171.384	171.955	172.526
33	173.097	173.692	174.287	174.882	175.477	176.072	176.668	177.263	177.858	178.453	179.048	179.643
34	180.238	180.859	181.480	182.101	182.722	183.343	183.965	184.586	185.207	185.828	186.449	187.070
35	187.691	188.339	188.988	189.636	190.285	190.933	191.582	192.230	192.878	193.527	194.175	194.824
36	195.472	196.149	196.827	197.504	198.181	198.858	199.536	200.213	200.890	201.567	202.245	202.922
37	203.599	204.307	205.015	205.722	206.430	207.138	207.846	208.553	209.261	209.969	210.677	211.384
38	212.092											

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V**

**APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED**

**PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**37 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1 =	1.0400	k1 =	1.0750
k2 =	1.0400	k2 =	1.0750
k3 =	1.0400	k3 =	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	112.292	112.679	113.065	113.452	113.839	114.225	114.612	114.999	115.385	115.772	116.159	116.545
22	116.932	117.334	117.736	118.139	118.541	118.943	119.345	119.747	120.149	120.552	120.954	121.356
23	121.758	122.176	122.594	123.013	123.431	123.849	124.267	124.685	125.103	125.522	125.940	126.358
24	126.776	127.211	127.646	128.082	128.517	128.952	129.387	129.822	130.257	130.693	131.128	131.563
25	131.998	132.451	132.904	133.357	133.810	134.263	134.716	135.169	135.622	136.075	136.528	136.981
26	137.434	137.905	138.377	138.848	139.319	139.790	140.262	140.733	141.204	141.675	142.147	142.618
27	143.089	143.579	144.070	144.560	145.051	145.541	146.032	146.522	147.012	147.503	147.993	148.484
28	148.974	149.484	149.995	150.505	151.015	151.525	152.036	152.546	153.056	153.566	154.077	154.587
29	155.097	155.629	156.160	156.692	157.223	157.755	158.287	158.818	159.350	159.881	160.413	160.944
30	161.476	162.030	162.584	163.138	163.691	164.245	164.799	165.353	165.907	166.461	167.014	167.568
31	168.122	168.699	169.276	169.853	170.430	171.007	171.585	172.162	172.739	173.316	173.893	174.470
32	175.047	175.648	176.250	176.851	177.452	178.053	178.655	179.256	179.857	180.458	181.060	181.661
33	182.262	182.889	183.515	184.142	184.769	185.395	186.022	186.649	187.275	187.902	188.529	189.155
34	189.782	190.436	191.090	191.744	192.398	193.052	193.706	194.359	195.013	195.667	196.321	196.975
35	197.629	198.312	198.995	199.677	200.360	201.043	201.726	202.408	203.091	203.774	204.457	205.139
36	205.822	206.535	207.248	207.962	208.675	209.388	210.101	210.814	211.527	212.241	212.954	213.667
37	214.380											

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**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**36 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1=	1.0400	k1=	1.0750
k2=	1.0400	k2=	1.0750
k3=	1.0400	k3=	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	118.168	118.575	118.982	119.389	119.796	120.203	120.610	121.016	121.423	121.830	122.237	122.644
22	123.051	123.474	123.897	124.321	124.744	125.167	125.590	126.013	126.436	126.860	127.283	127.706
23	128.129	128.569	129.009	129.449	129.889	130.329	130.770	131.210	131.650	132.090	132.530	132.970
24	133.410	133.868	134.326	134.784	135.242	135.700	136.158	136.616	137.074	137.532	137.990	138.448
25	138.906	139.383	139.859	140.336	140.812	141.289	141.766	142.242	142.719	143.195	143.672	144.148
26	144.625	145.121	145.617	146.113	146.609	147.105	147.601	148.097	148.593	149.089	149.585	150.081
27	150.577	151.093	151.609	152.125	152.641	153.157	153.674	154.190	154.706	155.222	155.738	156.254
28	156.770	157.307	157.844	158.381	158.918	159.455	159.992	160.528	161.065	161.602	162.139	162.676
29	163.213	163.772	164.332	164.891	165.451	166.010	166.570	167.129	167.688	168.248	168.807	169.367
30	169.926	170.509	171.092	171.674	172.257	172.840	173.423	174.005	174.588	175.171	175.754	176.336
31	176.919	177.526	178.134	178.741	179.348	179.955	180.563	181.170	181.777	182.384	182.992	183.599
32	184.206	184.839	185.472	186.105	186.737	187.370	188.003	188.636	189.269	189.902	190.534	191.167
33	191.800	192.459	193.119	193.778	194.438	195.097	195.757	196.416	197.075	197.735	198.394	199.054
34	199.713	200.401	201.089	201.778	202.466	203.154	203.842	204.530	205.218	205.907	206.595	207.283
35	207.971	208.690	209.408	210.127	210.845	211.564	212.282	213.001	213.719	214.438	215.156	215.875
36	216.593											

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**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**35 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1=	1.0400	k1=	1.0750
k2=	1.0400	k2=	1.0750
k3=	1.0400	k3=	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	124.282	124.710	125.138	125.566	125.994	126.422	126.850	127.278	127.706	128.134	128.562	128.990
22	129.418	129.863	130.308	130.753	131.198	131.643	132.089	132.534	132.979	133.424	133.869	134.314
23	134.759	135.222	135.685	136.148	136.610	137.073	137.536	137.999	138.462	138.925	139.387	139.850
24	140.313	140.795	141.276	141.758	142.240	142.721	143.203	143.685	144.166	144.648	145.130	145.611
25	146.093	146.594	147.096	147.597	148.098	148.599	149.101	149.602	150.103	150.604	151.106	151.607
26	152.108	152.630	153.151	153.673	154.195	154.716	155.238	155.760	156.281	156.803	157.325	157.846
27	158.368	158.911	159.454	159.996	160.539	161.082	161.625	162.167	162.710	163.253	163.796	164.338
28	164.881	165.446	166.011	166.575	167.140	167.705	168.270	168.834	169.399	169.964	170.529	171.093
29	171.658	172.246	172.835	173.423	174.011	174.600	175.188	175.776	176.365	176.953	177.541	178.130
30	178.718	179.331	179.944	180.557	181.170	181.783	182.396	183.009	183.622	184.235	184.848	185.461
31	186.074	186.713	187.351	187.990	188.629	189.267	189.906	190.545	191.183	191.822	192.461	193.099
32	193.738	194.404	195.069	195.735	196.400	197.066	197.731	198.397	199.062	199.728	200.393	201.059
33	201.724	202.418	203.111	203.805	204.498	205.192	205.885	206.579	207.272	207.966	208.659	209.353
34	210.046	210.770	211.494	212.218	212.941	213.665	214.389	215.113	215.837	216.561	217.284	218.008
35	218.732											

MercerFL0004357



CONFIDENTIAL

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**34 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1=	1.0400	k1=	1.0750
k2=	1.0400	k2=	1.0750
k3=	1.0400	k3=	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	130.644	131.094	131.544	131.994	132.443	132.893	133.343	133.793	134.243	134.693	135.142	135.592
22	136.042	136.510	136.978	137.446	137.913	138.381	138.849	139.317	139.785	140.253	140.720	141.188
23	141.656	142.143	142.629	143.116	143.602	144.089	144.576	145.062	145.549	146.035	146.522	147.008
24	147.495	148.001	148.508	149.014	149.520	150.027	150.533	151.039	151.546	152.052	152.558	153.065
25	153.571	154.098	154.625	155.152	155.679	156.206	156.733	157.259	157.786	158.313	158.840	159.367
26	159.894	160.442	160.991	161.539	162.087	162.636	163.184	163.732	164.281	164.829	165.377	165.926
27	166.474	167.045	167.615	168.186	168.756	169.327	169.898	170.468	171.039	171.609	172.180	172.750
28	173.321	173.915	174.508	175.102	175.696	176.289	176.883	177.477	178.070	178.664	179.258	179.851
29	180.445	181.063	181.682	182.300	182.919	183.537	184.156	184.774	185.392	186.011	186.629	187.248
30	187.866	188.510	189.155	189.799	190.443	191.088	191.732	192.376	193.021	193.665	194.309	194.954
31	195.598	196.269	196.941	197.612	198.283	198.955	199.626	200.297	200.969	201.640	202.311	202.983
32	203.654	204.354	205.053	205.753	206.452	207.152	207.852	208.551	209.251	209.950	210.650	211.349
33	212.049	212.778	213.507	214.236	214.965	215.694	216.424	217.153	217.882	218.611	219.340	220.069
34	220.798											

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CONFIDENTIAL

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**33 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1=		1.0400	k1= 1.0750
k2=		1.0400	k2= 1.0750
k3=		1.0400	k3= 1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	137.262	137.735	138.207	138.680	139.153	139.625	140.098	140.571	141.043	141.516	141.989	142.461
22	142.934	143.426	143.917	144.409	144.900	145.392	145.883	146.375	146.866	147.358	147.849	148.341
23	148.832	149.343	149.855	150.366	150.877	151.388	151.900	152.411	152.922	153.433	153.945	154.456
24	154.967	155.499	156.031	156.563	157.095	157.627	158.159	158.691	159.223	159.755	160.287	160.819
25	161.351	161.905	162.458	163.012	163.565	164.119	164.673	165.226	165.780	166.333	166.887	167.440
26	167.994	168.570	169.146	169.723	170.299	170.875	171.451	172.027	172.603	173.180	173.756	174.332
27	174.908	175.507	176.107	176.706	177.306	177.905	178.505	179.104	179.703	180.303	180.902	181.502
28	182.101	182.725	183.349	183.972	184.596	185.220	185.844	186.467	187.091	187.715	188.339	188.962
29	189.586	190.236	190.886	191.535	192.185	192.835	193.485	194.134	194.784	195.434	196.084	196.733
30	197.383	198.060	198.737	199.414	200.091	200.768	201.445	202.122	202.799	203.476	204.153	204.830
31	205.507	206.212	206.918	207.623	208.328	209.034	209.739	210.444	211.150	211.855	212.560	213.266
32	213.971	214.706	215.441	216.176	216.911	217.646	218.381	219.116	219.851	220.586	221.321	222.056
33	222.791											

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CONFIDENTIAL

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**32 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1=	1.0400	k1=	1.0750
k2=	1.0400	k2=	1.0750
k3=	1.0400	k3=	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	144.147	144.643	145.140	145.636	146.132	146.629	147.125	147.621	148.118	148.614	149.110	149.607
22	150.103	150.619	151.136	151.652	152.168	152.684	153.201	153.717	154.233	154.749	155.266	155.782
23	156.298	156.835	157.372	157.909	158.445	158.982	159.519	160.056	160.593	161.130	161.666	162.203
24	162.740	163.299	163.857	164.416	164.975	165.533	166.092	166.651	167.209	167.768	168.327	168.885
25	169.444	170.025	170.607	171.188	171.770	172.351	172.933	173.514	174.095	174.677	175.258	175.840
26	176.421	177.026	177.631	178.236	178.841	179.446	180.051	180.656	181.261	181.866	182.471	183.076
27	183.681	184.311	184.940	185.570	186.199	186.829	187.459	188.088	188.718	189.347	189.977	190.606
28	191.236	191.891	192.546	193.201	193.856	194.511	195.166	195.821	196.476	197.131	197.786	198.441
29	199.096	199.778	200.461	201.143	201.825	202.508	203.190	203.872	204.555	205.237	205.919	206.602
30	207.284	207.995	208.706	209.417	210.128	210.839	211.550	212.260	212.971	213.682	214.393	215.104
31	215.815	216.556	217.297	218.037	218.778	219.519	220.260	221.000	221.741	222.482	223.223	223.963
32	224.704											

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CONFIDENTIAL

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**31 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1 =		1.0400	k1 = 1.0750
k2 =		1.0400	k2 = 1.0750
k3 =		1.0400	k3 = 1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	151.310	151.831	152.352	152.873	153.394	153.915	154.437	154.958	155.479	156.000	156.521	157.042
22	157.583	158.105	158.647	159.189	159.730	160.272	160.814	161.356	161.898	162.440	162.981	163.523
23	164.065	164.629	165.192	165.756	166.319	166.883	167.446	168.010	168.573	169.137	169.700	170.264
24	170.827	171.413	172.000	172.586	173.173	173.759	174.346	174.932	175.518	176.105	176.691	177.278
25	177.864	178.474	179.085	179.695	180.305	180.916	181.526	182.136	182.747	183.357	183.967	184.578
26	185.188	185.823	186.458	187.093	187.728	188.363	188.999	189.634	190.269	190.904	191.539	192.174
27	192.809	193.470	194.131	194.792	195.452	196.113	196.774	197.435	198.096	198.757	199.417	200.078
28	200.739	201.427	202.114	202.802	203.489	204.177	204.864	205.552	206.239	206.927	207.614	208.302
29	208.989	209.705	210.422	211.138	211.854	212.571	213.287	214.003	214.720	215.436	216.152	216.869
30	217.585	218.331	219.078	219.824	220.570	221.316	222.063	222.809	223.555	224.301	225.048	225.794
31	226.540											

MercerFL0004361

**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V**

**APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED**

**PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**30 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		OR: INT=	7.50%
k1 =	1.0400	k1 =	1.0750
k2 =	1.0400	k2 =	1.0750
k3 =	1.0400	k3 =	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	158.763	159.310	159.856	160.403	160.950	161.496	162.043	162.590	163.136	163.683	164.230	164.776
22	165.323	165.892	166.460	167.029	167.597	168.166	168.734	169.303	169.871	170.440	171.008	171.577
23	172.145	172.736	173.328	173.919	174.510	175.101	175.693	176.284	176.875	177.466	178.058	178.649
24	179.240	179.855	180.471	181.086	181.701	182.317	182.932	183.547	184.163	184.778	185.393	186.009
25	186.624	187.264	187.905	188.545	189.186	189.826	190.467	191.107	191.747	192.388	193.028	193.669
26	194.309	194.975	195.642	196.308	196.974	197.641	198.307	198.973	199.640	200.306	200.972	201.639
27	202.305	202.998	203.692	204.385	205.078	205.772	206.465	207.158	207.852	208.545	209.238	209.932
28	210.625	211.346	212.068	212.789	213.511	214.232	214.954	215.675	216.396	217.118	217.839	218.561
29	219.282	220.034	220.785	221.537	222.288	223.040	223.792	224.543	225.295	226.046	226.798	227.549
30	228.301											

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**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**29 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1=	1.0400	k1=	1.0750
k2=	1.0400	k2=	1.0750
k3=	1.0400	k3=	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	166.516	167.089	167.663	168.236	168.809	169.383	169.956	170.529	171.103	171.676	172.249	172.823
22	173.396	173.992	174.589	175.185	175.781	176.378	176.974	177.570	178.167	178.763	179.359	179.956
23	180.552	181.172	181.792	182.412	183.032	183.652	184.273	184.893	185.513	186.133	186.753	187.373
24	187.993	188.638	189.284	189.929	190.575	191.220	191.866	192.511	193.156	193.802	194.447	195.093
25	195.738	196.410	197.081	197.753	198.424	199.096	199.768	200.439	201.111	201.782	202.454	203.125
26	203.797	204.496	205.195	205.894	206.593	207.292	207.991	208.689	209.388	210.087	210.786	211.485
27	212.184	212.911	213.639	214.366	215.093	215.820	216.548	217.275	218.002	218.729	219.457	220.184
28	220.911	221.668	222.424	223.181	223.938	224.694	225.451	226.208	226.964	227.721	228.478	229.234
29	229.991											

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**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V**

**APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED**

**PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**28 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1 =	1.0400	k1 =	1.0750
k2 =	1.0400	k2 =	1.0750
k3 =	1.0400	k3 =	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	174.581	175.182	175.783	176.385	176.986	177.587	178.188	178.789	179.390	179.992	180.593	181.194
22	181.795	182.420	183.045	183.671	184.296	184.921	185.546	186.171	186.796	187.422	188.047	188.672
23	189.297	189.947	190.597	191.248	191.898	192.548	193.198	193.848	194.498	195.149	195.799	196.449
24	197.099	197.776	198.452	199.129	199.806	200.482	201.159	201.836	202.512	203.189	203.866	204.542
25	205.219	205.923	206.627	207.332	208.036	208.740	209.444	210.148	210.852	211.557	212.261	212.965
26	213.669	214.402	215.135	215.867	216.600	217.333	218.066	218.798	219.531	220.264	220.997	221.729
27	222.462	223.224	223.987	224.749	225.512	226.274	227.037	227.799	228.561	229.324	230.086	230.849
28	231.611											



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**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**27 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1 =	7
		n2 =	8
<u>GREATER FACTOR PRODUCED FROM</u>			
EITHER: INT=	4.50%	OR: INT=	7.50%
k1=	1.0400	k1=	1.0750
k2=	1.0400	k2=	1.0750
k3=	1.0400	k3=	1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	182.973	183.603	184.233	184.863	185.493	186.123	186.753	187.383	188.013	188.643	189.273	189.903
22	190.533	191.188	191.844	192.499	193.154	193.809	194.465	195.120	195.775	196.430	197.086	197.741
23	198.396	199.077	199.759	200.440	201.122	201.803	202.485	203.166	203.847	204.529	205.210	205.892
24	206.573	207.282	207.991	208.701	209.410	210.119	210.828	211.537	212.246	212.956	213.665	214.374
25	215.083	215.821	216.559	217.297	218.035	218.773	219.512	220.250	220.988	221.726	222.464	223.202
26	223.940	224.708	225.476	226.244	227.012	227.780	228.548	229.315	230.083	230.851	231.619	232.387
27	233.155											

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**THE WOOLWORTH RETIREMENT PLAN – JANUARY 1, 1994 – CASHOUT FACTORS V****APPLY TO MONTHLY BENEFIT PAYABLE TO SPOUSE IF DECEASED****PARTICIPANT IS NOT ELIGIBLE FOR EARLY RETIREMENT (i.e., AGE < 55)**

\*\*\*\*

**26 = AGE OF SPOUSE WHEN DECEASED PARTICIPANT WOULD HAVE BEEN ELIGIBLE FOR EARLY RETIREMENT**

\*\*\*\*

BASIS: UP1984 MORTALITY		n1=	7
		n2=	8
GREATER FACTOR PRODUCED FROM			
EITHER: INT=		4.50%	OR: INT= 7.50%
k1=		1.0400	k1= 1.0750
k2=		1.0400	k2= 1.0750
k3=		1.0400	k3= 1.0750

SPOUSE AGE AT CASHOUT YEARS	NEAREST MONTH											
	0	1	2	3	4	5	6	7	8	9	10	11
21	191.704	192.364	193.024	193.684	194.344	195.004	195.665	196.325	196.985	197.645	198.305	198.965
22	199.625	200.312	200.998	201.685	202.371	203.058	203.744	204.431	205.117	205.804	206.490	207.177
23	207.863	208.577	209.291	210.005	210.719	211.433	212.147	212.860	213.574	214.288	215.002	215.716
24	216.430	217.173	217.916	218.659	219.402	220.145	220.889	221.632	222.375	223.118	223.861	224.604
25	225.347	226.120	226.893	227.667	228.440	229.213	229.986	230.759	231.532	232.306	233.079	233.852
26	234.625											

MercerFL0004366

**WILLIAM M.  
MERCER**  
INCORPORATED

January 14, 1994

**David Boulter, ASA, EA**  
Associate

Ms. Ellen Glickfield  
Woolworth Corporation  
233 Broadway  
New York, NY 10022

Re: **The Woolworth Retirement Plan**  
**1994 Cashout Tables**

Dear Ellen:

As requested, we have prepared eight (8) binders containing the five (5) tables to be used for cashouts during 1994. The tables reflect the new PBGC immediate and deferred interest rates as of January 1, 1994.

Also enclosed are eight (8) copies of the 1994 Monthly Social Security Benefit Tables. Benefits payable at age 65 and at age 62 were prepared.

Please call if we can be of any further assistance.

Sincerely,



DB:HES/las.185

cc: **James J. Grefig**

**Enclosures**

1166 Avenue of the Americas  
New York NY 10036 2708

212 345 7444  
Fax 212 345 7414

A Marsh & McLennan Company